

Search Report from Ginger D. Roberts

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Set	Items	Description
S1	228	TREASURY(5N) (FUNCTION? ? OR MANAGEMENT) (S)CREDIT(2W) (RISK - OR HEDG?)
S2	135	RD (unique items)
S3	102	S2 NOT PY>2000

?t2/3,k/all

2/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02335519 110781428  
**As darkness descends on Enron, light is shed on collateral management**  
McEachern, Cristina  
Wall Street & Technology PP: 12-16 Mar 2002  
ISSN: 1060-989X JRNL CODE: WSC  
WORD COUNT: 2725

...TEXT: that the collateral systems be closely tied to trading and execution systems, as well as treasury - management systems and credit - risk systems. Maloy adds that his global team relies on an almost exclusively in-house built...

2/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02235506 84030968

**Putting the "A" back into "alm"**

Page, Simon

Balance Sheet v9n1 PP: 10-13 2001

ISSN: 0965-7967 JRNL CODE: BLSH

WORD COUNT: 2138

...TEXT: important stride forward for asset and liability management. Deep in the back offices of the **Treasury functions** of Barclays, a small team of analysts were putting the final touches to a transaction which would enable the Bank to shed all the **credit risk** it held as the result of originating unsecured consumer loans in a particular branded portfolio...

2/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02233770 83725643

**Competition drives the business**

Large, Jack

Corporate Finance PP: 27-32 Sep 2001

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 2682

...TEXT: companies now has an enterprise-wide view of credit enabling them to actively trade their **credit risk** and provides the opportunity to securitize all their trade receivables. In two years, the company...

... The new value-added services are changing the way companies carry out their cash and **treasury management** .

Payments on the internet

There has been a rapid increase in payments on the internet...

2/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02154762 71778486

**The challenges of risk management in diversified financial companies**

Cumming, Christine M; Hirtle, Beverly J

Economic Policy Review - Federal Reserve Bank of New York v7n1 PP: 1-17

Mar 2001

JRNL CODE: EPV

WORD COUNT: 11106

...TEXT: area would develop risk measurement approaches to capture the most important risks facing that unit: **credit risk** for lending activities, **market risk** for trading, **interest rate risk** for the **treasury /asset-liability management function** . This risk-by- risk approach has resulted in industry standards of risk measurement that differ...

2/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02070035 61154001

**The home depot carries a different kind of toolbox**

Flick, Rebecca I

Afp Exchange v20n2 PP: 22-23 Spring 2000

ISSN: 0731-1281 JRNL CODE: JCG  
WORD COUNT: 1003

...TEXT: of mind and lower THD's benefits administration costs.

The major daily tasks of the **treasury** department still center on typical **functions** such as cash flow forecasting, cash management, capital raising, leasing, letters of **credit**, foreign exchange **risk** management and bank relationship management. But regardless of the specific duty, staff members always consider...

2/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02014434 52831153  
**Enhancing the liquidity of U.S. Treasury securities in an era of surpluses**  
Bennett, Paul; Garbade, Kenneth; Kambhu, John  
Economic Policy Review - Federal Reserve Bank of New York v6n1 PP: 89-119  
Apr 2000  
JRNL CODE: EPV  
WORD COUNT: 13700

...TEXT: Financial Markets recently described "financing across the yield curve" as one of five principles of **Treasury** debt **management**, observing that "a balanced maturity structure enables us to appeal to the broadest range of investors and mitigates refunding risks" (Sachs 1999). (The other four principles are maintenance of the **credit - risk** -free status of Treasury debt, predictable issuance schedules, maintenance of market liquidity, and unitary financing...

2/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01907871 05-58863  
**Tenaga Nasional Berhad**  
Anonymous  
Euromoney The 1999 Guide to Malaysia Supplement PP: 22-23 Sep 1999  
ISSN: 0014-2433 JRNL CODE: ERM  
WORD COUNT: 1439

...TEXT: planning, control and monitoring of cashflows. These major improvements are being effected in the Centralized **Treasury Management** Unit (CTMU), the Budgetary, Project Management and Group, Financial Reporting areas. CTMU, ... Tenaga's risk appetite. Tenaga is also strengthening its control environment by setting up a **Treasury Risk Management** Unit - reporting directly to the vice president, finance -responsible for the monitoring and independent assessment of treasury risk (foreign exchange, interest rate, liquidity, **credit**) and commodity **risk**. A separate high level treasury committee is being set up, the specialized treasury system is...

2/3,K/8 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01847506 04-98497  
**How credit derivatives can control credit risk**  
Senior, Edgar

Corporate Finance n175 PP: 38-40 Jun 1999  
ISSN: 0958-2053 JRNL CODE: COF  
WORD COUNT: 4368

...ABSTRACT: 5 years has been the rapid growth in the use of credit derivatives to control credit risk. This growth stems from the tremendous flexibility that credit derivatives allow by transferring credit risk between 2 parties. The ability to create custom-made investments of the desired risk, maturity...

... in an efficient and flexible manner - that is really transforming the way many companies view credit risk. Tailor-made credit-linked investments have been of most interest to portfolio managers at banks and funds but, as interest rates fall through Europe, a large number of professionals in treasury functions at corporates have been looking for attractive alternatives to low-yielding bank deposits. ...

2/3,K/9 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01828114 04-79105  
**Credit risks and European government bond markets: A panel data econometric analysis**  
Lemmen, Jan J G; Goodhart, Charles A E  
Eastern Economic Journal v25n1 PP: 77-107 Winter 1999  
ISSN: 0094-5056 JRNL CODE: EEJ  
WORD COUNT: 9706

...TEXT: and Piga G. Understanding the High Interest Rates on Italian Government Securities, in Bond Markets, **Treasury** and Debt **Management**, The Italian Case, edited by V.R. Conti, R. Hamoui and H.M. Scobie. London: Chapman & Hall, 1994, 13-29. Gilibert, P.-L. The Expected Loss as a **Credit Risk** Measure. EIB Papers, No. 1. 1997, 49-61. Goodhart, CAE. Two Concepts of Money, and...

2/3,K/10 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01806162 04-57153  
**Managing treasury in Latin America**  
Griffiths, Susan H  
TMA Journal v19n2 PP: 28-32 Mar/Apr 1999  
ISSN: 1080-1162 JRNL CODE: JCG  
WORD COUNT: 3128

ABSTRACT: This year will bring renewed interest in **treasury management** and banking issues in Latin America. There are 2 main reasons for this: 1. the...

... have worked on rationalizing banking structures and streamlining cash management practices. In Latin America, currency, **credit** and institutional **risk** management are becoming increasingly significant. Since Latin America is where most multinationals have their largest...

TEXT: This year will bring renewed interest in **treasury management** and banking issues in Latin America. There are two main reasons for this: 1) the...

... have worked on rationalizing banking structures and streamlining cash management practices. In Latin America, currency, **credit** and



institutional **risk** management are becoming increasingly significant. Since Latin America is where most multinationals have their largest...

2/3,K/11 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01759577 04-10568  
**Still in the game**  
Shirreff, David  
Euromoney n356 PP: 34-36 Dec 1998  
ISSN: 0014-2433 JRNL CODE: ERM  
WORD COUNT: 3265

...TEXT: Suisse recruit Josef Ackermann, then long-serving Deutsche banker Jurgen Krumnow took board responsibility for **treasury** and market risk **management**. But Krumnow was already overburdened with **credit risk** and overall control of risk. Now Krumnow sheds half his duties, keeping risk control and **credit risk** oversight, and ceding market risk **management** and **treasury** to Fischer.

For Fischer it's like coming home, but at a higher level. "What...

2/3,K/12 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01752284 04-03275  
**EMU: Tax efficient treasury**  
Weston, Stephen  
International Tax Review European Monetary Union: A Tax Guide Supplement  
PP: 7-12 Dec 1998/Jan 1999  
ISSN: 0958-7594 JRNL CODE: ITR  
WORD COUNT: 2903

...ABSTRACT: reduce a project's returns or even render them loss-making. All of the key **treasury** functions post-euro will need assessment and in each case the treasurer will need to maintain...

...and effective risk management. Combining this risk assessment with a tax efficient location for the **treasury function** in Euroland should maximize the group's post-tax returns, and inevitably, shareholder value. Topics...

... 2. anti-avoidance legislation, 3. transfer pricing, 4. liquidity management, 5. currency management, and 6. **credit risk**.

2/3,K/13 (Item 13 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01726342 03-77332  
**FEI sharpens focus on private companies**  
Roy, P Norman  
Financial Executive v14n6 PP: 6 Nov/Dec 1998  
ISSN: 0895-4186 JRNL CODE: FEX  
WORD COUNT: 529

...TEXT: only is he the CFO, but he has to be an expert in employee benefits, **credit**, **risk management**, **treasury management** and other

areas. In smaller or emerging enterprises, the CFO often has to be a...

2/3,K/14 (Item 14 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01698184 03-49174  
**Their \$51 billion world: An interview with Blythe Masters, J.P. Morgan**  
Asarnow, Elliot  
Journal of Lending & Credit Risk Management v81n1 PP: 8-18 Sep 1998  
ISSN: 1088-7261 JRNL CODE: CBL  
WORD COUNT: 5018

...TEXT: applying modern quantitative portfolio techniques to a traditional asset class. Banks that are successful at **credit risk** management are doing just that-drawing on both sets of skills and creating an interface...

... typically, the capital and balance sheet management of a bank has been the domain of **Treasury** staff, whereas **management** of credit assets, which make up one large part of the balance sheet, has been...

2/3,K/15 (Item 15 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01673693 03-24683  
**Are your profitable to your bank? Why you should care**  
Miller, Blaire Houchens  
TMA Journal v18n4 PP: 28-33 Jul/Aug 1998  
ISSN: 1080-1162 JRNL CODE: JCG  
WORD COUNT: 2991

...TEXT: Miller, CCM, is First Vice President and Manager of Corporate Credit Products in Comerica's **Treasury Management** Services Department. She is responsible for designing and maintaining systems and processes utilized by Comerica's corporate business developers to better identify opportunities, evaluate customer profitability, and assess **credit risk**. (248-371-7807)

2/3,K/16 (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01657006 03-07996  
**Benchmarks and formulas**  
Smith, Brian P  
America's Community Banker v7n6 PP: 42-43 Jun 1998  
ISSN: 1082-7919 JRNL CODE: SLN  
WORD COUNT: 1718

...ABSTRACT: The same interesting comparison can be made all along the maturity spectrum and for both **credit risk** and IRR. At the short end, the efficiency of the internal **Treasury function** can be analyzed. Under GAAP, the assets in the liquidity portfolio will generally be carried...

...TEXT: The same interesting comparisons can be made all along the maturity spectrum and for both **credit risk** and IRR. At the short end, the efficiency of the internal **Treasury function** can be analyzed. Under GAAP, the assets in the liquidity portfolio will generally be carried...

2/3,K/17 (Item 17 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01635690 02-86679  
**Java-based Application Delivers Risk Information at BankBoston**  
O Brien, Jeanne  
Bank Systems & Technology v35n6 PP: 60 Jun 1998  
ISSN: 1045-9472 JRNL CODE: BSE  
WORD COUNT: 712

ABSTRACT: BankBoston needed an efficient way to extend its LAN-based **Treasury Risk Management System (TRMS)** to a growing population of market risk managers worldwide. The TRMS, which is...

... client/server architecture, integrates real-time data feeds from financial news services; performs market and **credit risk** -management calculations; and distributes the results to users on the corporate LAN. BankBoston turned to...

2/3,K/18 (Item 18 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01632332 02-83321  
**BankBoston banks on VAR**  
Howle, Amber  
Computer Reseller News n787 PP: 7, 38 May 4, 1998  
ISSN: 0893-8377 JRNL CODE: CRN  
WORD COUNT: 820

...ABSTRACT: reseller Context Integration, BankBoston is gaining momentum with a Java-based solution, known as TRMS (**Treasury Risk Management System**)-Web. Soon, the bank will be able to more efficiently manage global investment risk...

... live feeds and provides a structured view of a portfolio. It also performs market and **credit risk** management calculations and distributes the results to users on the corporate LAN.

2/3,K/19 (Item 19 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01607611 02-58600  
**CIFO revisited**  
Hore, John  
Benefits Canada v22n4 PP: 5A-7A Apr 1998  
ISSN: 0703-7732 JRNL CODE: BCD

...ABSTRACT: 000 participants attended the 13th Canadian International Futures and Options conference, held jointly with the **Treasury Management Association** Conference in Montreal in October 1997. This year TMAC gave its members greater exposure...

... geographic segmentation, such as the transfer of risk to the best holder, increased diversification of **credit risk** with a beneficial impact on systematic risk and a more active sophisticated **credit risk** management. ...

2/3,K/20 (Item 20 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01575534 02-26523  
**Forsythe leads FEI's focus on private companies**  
Anonymous  
Financial Executive v14n1 PP: 53 Jan/Feb 1998  
ISSN: 0895-4186 JRNL CODE: FEX  
WORD COUNT: 413

...TEXT: only am I the CFO, but I have to be an expert in employee benefits, **credit**, risk management and **treasury management**." Such is the life of a financial executive at a private company, and that's...

2/3,K/21 (Item 21 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01406575 00057562  
**Using derivatives to manage risk**  
Chiu, Dan; Foerster, Steve  
Business Quarterly v61n3 PP: 56-64 Spring 1997  
ISSN: 0007-6996 JRNL CODE: BSQ  
WORD COUNT: 2707

...TEXT: and approve written risk management policies, including: its tolerance for risk and its general risk **management** philosophy; the scope of permitted **treasury** activity; guidelines for acceptable levels of **credit** and market risk; the structure and independence of the risk management processes and related organizational checks and balances...

2/3,K/22 (Item 22 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01373185 00-24172  
**Default risk and the effective duration of bonds**  
Babbel, David F; Merrill, Craig; Panning, William  
Financial Analysts Journal v53n1 PP: 35-44 Jan/Feb 1997  
ISSN: 0015-198X JRNL CODE: FIA  
WORD COUNT: 6235

...TEXT: differently. The vertical axis shows the ratio of effective corporate bond duration to effective synthetic **Treasury** bond duration as a function of effective synthetic **Treasury** bond duration and yield spread. To compute the effective durations of default-prone bonds, one...

... matched Treasury bond appears to approach 20 percent. Most of this reduction is attributable to **credit risk**, as will be shown later in Figure 6.

(Graph Omitted)

Captioned as: Figure 3. I...

2/3,K/23 (Item 23 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01345779 99-95175

**Tasks best tackled by others**

Queree, Anne

Corporate Finance Searching for Systems Integration Supplement PP: 14-18  
Sep 1996

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 2090

...TEXT: control aspects of using a specialist, from the point of view of an understanding of credit risk and the strict investment guidelines that form the basis of the client agreement. And in a busy treasury with many other preoccupations management of shortterm cash assets may not always be a priority.

Union Fund Management's fees...

2/3,K/24 (Item 24 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01272395 99-21791

**Insights into the 21st century**

Anonymous

Wall Street & Technology v14n9 PP: 30 Sep 1996

ISSN: 1060-989X JRNL CODE: WSC

WORD COUNT: 527

...TEXT: risk management systems across the globe to integrate disparate systems that measure market risk and credit risk. Speakers will be Dr. Robert Mark, executive vice president of corporate treasury and market risk management at CIBC; James Lam, chief risk officer at Fidelity Investments, and Greg Forkin, director of...

2/3,K/25 (Item 25 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01247855 98-97250

**Managing your foreign currency exposure**

Gillani, Dilshad F

CMA Magazine v70n5 PP: 25-28 Jun 1996

ISSN: 0831-3881 JRNL CODE: RIA

WORD COUNT: 2758

...TEXT: the compliance to policy.

**Policy Units**

Policies link the organizational strategies and objectives to the treasury management processes. Treasury managers interpret the policies into action plans to mitigate the risk facing the organization. Limits...

... the policy. They typically address FX exposure positions, hedge instruments and strategies, and counterparty (or credit) risk. Limits are control mechanisms that will ensure that the overall corporate risk objective is maintained...

2/3,K/26 (Item 26 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01153537 98-02932

**Five major trends in banking**

Bers, Joanna Smith; Prince, Cheryl J; Sraeel, Holly  
Bank Systems & Technology v33n1 PP: 8-16 Jan 1996  
ISSN: 1045-9472 JRNL CODE: BSE  
WORD COUNT: 3711

...TEXT: investment banks have a greater need for global risk management systems that integrate market and **credit risk** functions across all businesses, according to Dr. Robert Mark, evp responsible for corporate **treasury** and market risk management, Canadian Imperial Bank of Commerce (CIBC). "The failure of a lot of institutions is to...

2/3,K/27 (Item 27 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01150871 98-00266

**Using merger as career stepping stone**

Verbanas, Patti  
Corporate Cashflow v16n12 PP: 48, 45 Dec 1995  
ISSN: 1040-0311 JRNL CODE: CFL  
WORD COUNT: 941

...TEXT: billion in assets.

After holding a number of key finance-related positions, including responsibility for **credit** and **risk** management at the company's Smith Barney brokerage firm subsidiary, she was named CFO and...

... vice president of Travelers Group. In this current position, Ms. Miller adds the corporate accounting, **treasury** and financial planning and analysis **functions** to her existing responsibilities.

Ms. Miller, who claims to have followed a "most unlikely career...

2/3,K/28 (Item 28 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00981283 96-30676

**Treasurers' tips for safe risk management**

Ball, Matthew; Brady, Simon; Ensor, Benjamin  
Corporate Finance n123 PP: 20-27 Feb 1995  
ISSN: 0958-2053 JRNL CODE: COF  
WORD COUNT: 4483

...TEXT: Kuwait Petroleum International, a refining and marketing arm of the Kuwait Corporation. Responsible for financing, **treasury**, **credit management**, **risk** management and insurance across 17 countries.

2/3,K/29 (Item 29 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00974498 96-23891

**Risk management checklist**

Anonymous  
Cash Management News n106 PP: 7-8 Feb 1995

ISSN: 0268-6635 JRNL CODE: CAM  
WORD COUNT: 795

...ABSTRACT: evaluate the creditworthiness of their counterparties in derivative transactions. ACT also advises corporates to evaluate **credit risk** independently of the trading or **treasury function**. Master documentation is another area often neglected by corporates.  
...TEXT: a regular basis to keep tabs on portfolio risk.

ACT also advises corporates to evaluate **credit risk** independently of the trading or **treasury function**. A trader whose compensation is based upon profit may have an incentive to enter into a profitable transaction without due regard to the credit quality of the counterparty or the **credit risk** exposure to the company. In addition, independence helps to ensure objectivity in setting limits and...

2/3,K/30 (Item 30 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00775318 94-24710  
**Banks' treasury performance measurement**  
Sy, Malick; Wai, Ho Kim  
Singapore Management Review v15n1 PP: 27-39 Jan 1993  
JRNL CODE: SMR

ABSTRACT: The **treasury function** of a bank provides a supporting role to other major banking operations. In a typical bank, these operations include corporate, private, retail, investment, and international banking and fund **management**. The **treasury function** can be structured as a service center whose primary function is to provide a supporting...

...and interest rate risks, as well as various controls that can be applied in limiting **credit risk**, **market risk**, volume risk, and liquidity risk. Cooper and Franks (1988) identified the principles necessary in a **treasury management** appraisal system as: 1. market value measurement, 2. economic return, 3. opportunity gains or losses...

2/3,K/31 (Item 31 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00605333 92-20436  
**Treasuries Try Hired Guns to Boost Yields on Cash Investments**  
Elgin, Peggie R.  
Corporate Cashflow v13n4 PP: 14-16 Apr 1992  
ISSN: 1040-0311 JRNL CODE: CFL  
WORD COUNT: 935

...ABSTRACT: says that corporations have hired his firm for a number of reasons, including: 1. The **treasury function** is getting squeezed, and layoffs make it necessary to use an outside manager. 2. Commercial paper defaults worry executives, who want external managers with more resources to analyze **credit risk**. 3. With yields so low, corporations want external managers to perform magic. Fees are negotiated...

2/3,K/32 (Item 32 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00559204 91-33561

**FAS 105: An Industry Perspective**

Pasquinelli, Joseph L.

Management Accounting v73n1 PP: 41-43 Jul 1991

ISSN: 0025-1690 JRNL CODE: NAA

WORD COUNT: 1741

...TEXT: FAS 105 does not give any answers to the question, "What is a concentration of **credit risk**?" although the initial Exposure Draft gave measurable guidelines for disclosure. Paragraphs 171 and 172 of...

...companies should be aware of any significant customers that could impair operations. A review with **management**; **credit** operations, sales, and **treasury** operations can uncover situations that should be disclosed. Information on concentrations of **credit risk** is required, even in those cases where management believes there is no risk of default. In the case of **receivables** where the company requires letters of **credit**, concentrations of **risk** still must be disclosed. As part of the disclosure, the company should state that the...

2/3,K/33 (Item 33 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00483204 90-08961

**The Risk Assessor**

Anonymous

Bank Management v66n1 PP: 56-60 Jan 1990

ISSN: 0024-9823 JRNL CODE: BAD

...ABSTRACT: the 1990s are: 1. Interest rates will be volatile. 2. Banks will have to reprice **credit risk**. 3. Shareholders will seek high-quality earnings. Several factors in the marketplace will have a significant influence on the role of **treasury management**: 1. Consumers will demand higher returns. 2. Commercial customers will require new services. 3. New...

2/3,K/34 (Item 34 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00418985 88-35818

**Hedging to Edge Out Financial Risk**

McConville, Daniel J.

Financial Manager v1n1 PP: 40-44 Jul/Aug 1988

ISSN: 0745-5119 JRNL CODE: FMR

...ABSTRACT: of using financial futures to hedge interest expense is simple, it is an underexploited risk-**management** strategy. **Treasury** bonds, Eurodollars, and other futures, as well as option and interest rate swaps, provide a...

... decision ultimately may involve whether the interest rate risk is greater or less than the **credit spread risk**.

2/3,K/35 (Item 35 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00378214 87-37048



**Investments Lack Standards**

Williams, Fred

Pensions & Investment Age v15n22 PP: 45-46 Oct 19, 1987

ISSN: 0273-5466 JRNL CODE: PNI

...ABSTRACT: rating agencies for risk assessment. Richard Bort, president of Richard Bort & Associates, a cash and **treasury management** consulting firm in California, cautions against blindly accepting information from rating services without further analysis...

...fund that parallels the corporation's guidelines, investment policies, and objectives. Treasury executives sometimes combine **credit** analysis with **risk** measurement. The treasurer of a major West Coast holding company measures performance against T-bill...

2/3,K/36 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

03360017 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**SIVs continue to evolve: Rathgar launches new vehicle**

(Rathgar Capital Management (Bermuda) Ltd has set up a structured investment vehicle (SIV))

Asset Securitization Report, p N/A

February 11, 2002

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 807

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...at launch there tends to be around 10 to twelve people servicing the SIV in **management**, **credit**, **treasury**, **risk**, settlement, accounting and technology. As the company grows in size the numbers of people grow...

2/3,K/37 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

03340032 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**IT spending is set to rise despite economic climate**

(Spending by fund managers and wholesale banks)

Financial News, p N/A

January 21, 2002

DOCUMENT TYPE: Journal ISSN: 1461-1260 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 820

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...such as certain types of operational risk, will come under increased scrutiny at banking institutions. **Credit risk** is likely to be more important in slowed economies as it affects areas such as commercial lending, letters of credit and **treasury functions** in general. In response, the financial sector will most likely renew emphasis on updating or...

2/3,K/38 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

03026-07 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**South Indian Bank unveils Rs 35-cr Sibertech project**  
(South Indian Bank launches its Rs35 crores Sibertech project, a  
comprehensive, centralised banking solution operating on the Finacle  
platform from Infosys Technologies (India))

Business Line, p 11

January 20, 2001

DOCUMENT TYPE: Journal ISSN: 0971-7528 (India)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 344

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...cover the entire core banking requirements. Special emphasis is being  
given to retail, trade finance, **credit risk management**, **treasury**  
and financial operations of the bank. It also supports true online  
real-time banking which...

2/3,0339 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

02950-00 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Syndicate Bank leverages reach to distribute insurance products**  
(Syndicate Bank (India) plans to become a distributor of insurance products  
via its more than 1,500 branches)

Economic Times, p n/a

October 25, 2000

DOCUMENT TYPE: Newspaper ISSN: 0013-0389 (India)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 307

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...By 02-03.

The bank has planned to train its staff in critical areas like **treasury**  
**management** and **credit risk management**. "The basic idea behind this  
exercise is to help the bank's staff play a...

2/3,K10 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

02560-01 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**KPMG forecasts 25 percent rise in CEE revenues**

(KPMG expects revenues of \$120 mil from central and Eastern Europe in FY99,  
up 25% vs FY98, led by Hungary with growth of 107% to account for 10% of  
its total revenues)

European Accounting Bulletin, p III

July 3, 1999

DOCUMENT TYPE: Newsletter (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 356

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...with new regulatory requirements.

New projects have been initiated this year in the areas of **credit risk management**, **market risk management**, **treasury operations** and **Y2K compliance**, among others.

The director of the firm's CEE Financial Institutions...

2/3,K/11 (Item 6 from file: 9)  
DIALOG(.)File 9:Business & Industry(R)  
(c) 200 Resp. DB Svcs. All rts. reserv.

0223357 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**NetRisk Completes Purchase Of CSK Risk-in-Time Product**  
(NetRisk buys CSK Software's Risk-in-Time division based in Ireland for undisclosed sum)  
Securities Industry News, v X, n 34, p 19  
August 31, 1998  
DOCUMENT TYPE: Journal ISSN: 1089-6333 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 155

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...mortgage-backed securities, Rogers said. In the past, the product was strictly a fixed-income **Treasury risk management** product. NetRisk is also making the system available on a Microsoft NT platform, as well as on Unix, and is increasing the product's capacity to analyze market and **credit risk**, he added.

photo omitted

NetRisk will market Risk-in-Time with its RiskOps products, which...

2/3,K/42 (Item 7 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01878057 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**IBM & Algorithmics In Risk Mgt Alliance**  
(IBM's Risk Management and Trading Practice operation teams up with Algorithmics Inc to develop new range of risk management systems for sale globally)  
Newsbytes News Network, p N/A  
July 02, 1997  
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 357

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...already collaborated on a number of projects, most recently on the implementation of a new **treasury** and capital markets **risk management** system for Commerzbank. The immediate plan is for both companies to promote RiskWatch, a risk...

...the market today, which provides a system to measure, simulate, and restructure both market and **credit risk**. The package is claimed to

support enterprise-wide independent risk-oversight and risk management at  
...

2/3,K/43 (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00700466 20020422112B8208 (USE FORMAT 7 FOR FULLTEXT)  
**Tesoro Petroleum Implements Tempest XL to Enhance Risk Management and Streamline Business Operations**  
Business Wire  
Monday, April 22, 2002 10:34 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 642

...s front- to back-office, providing a range of functionality from position and portfolio analysis, credit exposure monitoring, risk management analysis and reporting, to financial settlement and other cost management and treasury functions. While an enterprise-wide system, Tempest XL also interfaces with a firm's trading partners...

2/3,K/44 (Item 2 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00695993 20020415105B7473 (USE FORMAT 7 FOR FULLTEXT)  
**Clareon Appoints Richard M. Borts as Vice President of Finance; Seasoned Executive Brings Wealth of Experience in Financial Strategy and Path to Profitability**  
Business Wire  
Monday, April 15, 2002 08:34 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 386

TEXT:  
...relationships, hedging, investments, cash management, funds acquisition and credit policy. Borts' experiences also include significant credit, risk management, treasury management and financial institutions management positions with Citicorp and Price Waterhouse. Borts holds an M.B.A. with honors in...

2/3,K/45 (Item 3 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00692819 20020408098B7691 (USE FORMAT 7 FOR FULLTEXT)  
**Global Commodity Importer/Exporter, Addax & Oryx Group, to Deploy Triple Point Technology's Tempest XL for Trading and Risk Management**  
Business Wire  
Monday, April 8, 2002 10:00 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 604

...s front to back office, providing a range of functionality from position and portfolio analysis, **credit** exposure monitoring, **risk** management analysis and reporting, to financial settlement and other cost **management** and **treasury** functions . While an enterprise-wide system, Tempest XL also interfaces with a firm's trading partners...

2/3,K/46 (Item 4 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00666642 20020219050B3182 (USE FORMAT 7 FOR FULLTEXT)  
**Netia Holdings S.A. Consolidated Financial Statements December 31, 2001 (PART 3)**  
Business Wire  
Tuesday, February 19, 2002 08:12 EST  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 2,878

...been carried out by a central treasury department under policies approved by the Company's **Management** Board. The **treasury** department has been identifying, evaluating and hedging financial risks in close co-operation with the...

...well as written policies covering specific areas, such as foreign exchange risk, interest rate risk, **credit risk** , use of derivative financial instruments and investing excess liquidity.

Foreign Exchange Risk  
The Company's...

2/3,K/47 (Item 5 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00433664 20001228363B1826 (USE FORMAT 7 FOR FULLTEXT)  
**Law Offices Of Charles J. Piven, P.A. Announces Class Action Lawsuit Filed Against Lucent Technologies, Inc.**  
Business Wire  
Thursday, December 28, 2000 11:35 EST  
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 18,145

...2000 and September 30, 1999 is included below.  
The fair value of HomeSide's risk **management** contracts on **Treasury** options, mortgage pass-throughs, options on mortgage pass-throughs, Eurodollar futures, and options on Eurodollar...

...no"

recognized in the balance sheet and should not be considered as a measure of credit risk or future cash requirements.

The fair value of HomeSide's risk management contracts in Interest...

2/3,K/48 (Item 6 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00421487 20001205340B9437 (USE FORMAT 7 FOR FULLTEXT)  
**Neoforma Appoints Michael Murray and Jeffrey Hillebrand to Board of Directors; New Directors Have Extensive Finance and Healthcare Management Experience**  
Business Wire  
Tuesday, December 5, 2000 01:07 EST  
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 955

TEXT:  
...retirement in August, Murray managed all products and services delivered to clients, including traditional corporate credit , risk management , treasury management and debt and equity capital raising. Bank of America is recognized as having more corporate...

2/3,K/49 (Item 7 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00371 20000926270B8349 (USE FORMAT 7 FOR FULLTEXT)  
**Daniel D. Hawk Joins BR as VP and Treasurer**  
Business Wire  
Tuesday, September 26, 2000 16:02 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 118

TEXT:  
...joined the Company as Vice President and Treasurer. Mr. Hawk will be responsible for all treasury functions , including credit and risk management .

Prior to joining BR, Mr. Hawk was with Vastar Resources where he served as Treasurer...

2/3,K/50 (Item 8 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00145163 19991123327B0335 (USE FORMAT 7 FOR FULLTEXT)  
**Tesoro Announces Promotions**  
Business Wire  
Tuesday, November 23, 1999 15:40 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 250

... e than 14 years.

Layman, who has 25 years of experience in the finance and **treasury** functions at Tesoro, will be responsible for the finance, **treasury**, credit and **risk management** functions. Layman was previously Assistant Treasurer.

Tesoro Petroleum Corporation is a natural resource company engaged in...

2/3, 1991 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

0129, 377 SUPPLIER NUMBER: 07177678 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Europe 1992 pictured with a Big Blue tint. (IBM's AS-400 midrange computer)  
Area: Mark  
Wall Street Computer Review, v6, n7, p20(4)  
April 1989  
ISSN: 088-4343 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2026 LINE COUNT: 00164

... Management modules as key to an international bank's formulation of its global risk position.

"**Treasury Management** allows traders to manage foreign exchange and interest rate risk, currency risk and **credit risk** through a series of strategies to positions, cash flows and rates," says Friend.  
The Strategic...

2/3, K/52 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2001 Financial Times Ltd. All rts. reserv.

001, 1993 B0JFYAGAB4FT  
SURV. FT DIRECTOR: Creating an armoury for all eventualities: **BUSINESS**  
RIS by Yvette Page: Companies will need to adopt a top to bottom  
approach to ensure that they are able to respond to financial and other  
risks involved in fulfilling their objectives  
YVETTE PAGE  
Financial Times, Surveys ED, P 2  
Friday, June 25, 1999  
DOCUMENT TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
Word Count: 842

... trading where banking products allow unwanted positions to be transformed into a more acceptable risk.

**Credit risk** is closer to other forms of business risk and can be mitigated using methods such as credit derivatives, insurance, or diversification. Operating risks relating to the **treasury function** are fundamentally the same as in other business areas but can be more significant.  
"You...

2/2 K/53 (Item 2 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2001 Financial Times Ltd. All rts. reserv.

0009025313 BOHE0AEAFPF

Companies and Finance: International: Santander shares lifted by shake-up:  
European News Digest

REUTERS

Financial Times, London Edition 1 ED, P 26

Tuesday, May 27, 1997

DOCUMENT TYPE: Digests; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT

Word Count: 157

Ms Ana Patricia Botin, executive vice-president, will be responsible for  
treasury, mutual and pension fund management and insurance, while Mr  
Juan Rodriguez Inciarte, executive vice-president, will be responsible for  
market and credit risk. The department of organisation and cost control  
will be headed by Mr Jose Ramon Jimenez...

2/3,K/54 (Item 3 from file: 476)

DIALOG(F)File 476:Financial Times Fulltext

(c) 2002 Financial Times Ltd. All rts. reserv.

0000017836 BOFDEFKAJDFT

FT FT Review of Information Technology (60): IT risk management

PAUL TAYLOR

Financial Times, P XX

Wednesday, April 5, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 378

TEXT:

...processors individual world, trade orientated BARRA, DEVON, products,  
good analytics, mostly Renaissance market risk only

-----  
Management Reconcilable Batch cycles, limited RMT Treasury information  
financials, product-specific Services, IPS systems - type regulatory  
functionality, market Sendero applications compliance, or credit risk  
only model balance sheet

-----  
Integrated Internally Inadequate risk Hogan, Kapiti, banking reconcilable,  
management analytics Internet...

2/3,K/55 (Item 1 from file: 624)

DIALOG(F)File 624:McGraw-Hill Publications

(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0636105

E.D.R F. MAN REALIGNS MANAGEMENT AS A RESULT OF GELDERMANN ACQUISITION;  
CHICAGO LOCALS TO BE LET GO

Securities Week January 23, 1995; Pg 7; Vol. 22, No. 4

Journal Code: SW ISSN: 0149-3582

Section Heading: Financial Futures/Commodities Report

Word Count: 758 \*Full text available in Formats 5, 7 and 9\*

BYLINE:

MO

TEXT:

...brokerage Division.

Ira Polk, sources said, will continue to play the same role of  
overseeing credit and risk management, compliance, treasury and  
cash management, financing and outside relations with banks, exchanges



and regulators.

Finally, sources said, Philip Howell will...

2/3,K/56 (Item 2 from file: 624)  
DIALOG(R) File 624: McGraw-Hill Publications  
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0602229

**SAAB AIRCRAFT FINANCE GROUP REALIGNS MANAGEMENT**

The Weekly of Business Aviation September 26, 1994; Pg 130; Vol. 59, No.

13

Journal Code: BA ISSN: 0509-9528  
Word Count: 192 \*Full text available in Formats 5, 7 and 9\*

**TEXT:**

... S. office led by Henrik Schroder and Gena Laurent. Nilsson's new duties will include **management** in **treasury** and **credit**. Karin Apelman, who left Saab four years ago to assume a position with...

... to the Aircraft Finance Group in Stockholm. She will replace Nilsson as well as oversee **credit** and **risk** management worldwide. Torbjorn Lindberg, now based in Stockholm, will open a new aircraft finance group...

2/3,K/57 (Item 1 from file: 621)  
DIALOG(R) File 621: Gale Group New Prod. Annou. (R)  
(c) 2002 The Gale Group. All rts. reserv.

03075860 Supplier Number: 80916655 (USE FORMAT 7 FOR FULLTEXT)  
**Pegasus Solutions Recognized for Its Financial Risk Management Practices;**  
**Receives Gold Alexander Hamilton Award.**  
PR Newswire, pNYW04819122001  
Dec 19, 2001  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 943

... value through negative currency valuation swings," Wearden said.  
Each year for the past six years, **Treasury & Risk Management**'s Alexander Hamilton Awards program has recognized outstanding contributions to shareholder value by chief financial officers, treasurers and other senior financial managers in the categories of cash management, corporate finance, **credit** **risk** management, financial risk management, insurance, investor relations, retirement plan administration and technology. Finance or treasury...

...of less than \$500 million) are judged separately from those of larger organizations.

**Company Information**

**Treasury and Risk Management** (<http://www.treasuryandrisk.com/>) is a leading magazine for chief financial officers, treasurers and other...

...publication covers all aspects of the financial function, including corporate finance, cash management, financial and **credit** **risk** management, insurance, retirement plan administration, technology, career development and investor relations. The magazine, which is published ten times each year, reaches 46,100 subscribers. **Treasury and Risk Management** is a unit of Wicks Business Information.

Dallas-based Pegasus Solutions, Inc. (<http://www.pegas...>)

2/3,K/5: (Item 2 from file: 621)  
DIALOG(R File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

03063690 Supplier Number: 80596446 (USE FORMAT 7 FOR FULLTEXT)  
**CECA Selects SunGard's Panorama to Support Integrated Market and Credit  
Risk Management; Panorama to Support 41 Member Savings Banks.**  
PR Newswire, pSFW06605122001  
Dec 5, 2001  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 842

Panorama will form the cornerstone of Ceca's market and **credit risk**  
**management function** for **treasury** and investment banking activities  
as part of its Global Risk Control Sectorial Project. The project...

2/3,K/5: (Item 3 from file: 621)  
DIALOG(R File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

03032752 Supplier Number: 79549900 (USE FORMAT 7 FOR FULLTEXT)  
**LTV Announces Finance Department Appointments.**  
PR Newswire, pNA  
Oct 30, 2001  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 436

... Clifford R. Brown has joined LTV as vice president and treasurer.  
His responsibilities include the **treasury**, **credit** and **risk**  
**management functions** of the Company.  
Prior to joining LTV, Mr. Brown held a number of significant  
positions...

2/3,K/6: (Item 4 from file: 621)  
DIALOG(R File 621:Gale Group New Prod.Annou.(R)  
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02864438 Supplier Number: 74387825 (USE FORMAT 7 FOR FULLTEXT)  
**WESTPAC BANK IMPLEMENTS ADVANCED CREDIT RISK MANAGEMENT SOLUTION IN  
INSTITUTIONAL BANK.**  
PR Newswire, p0594  
May 10, 2001  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 837

... Mark Putnam  
Phase 2, currently underway, consists of replacing the Sungard RXM  
system with Algorithmics' **treasury** solution for **credit risk** limits  
**management** - Algo Limits. Phase 3 will involve the replacement of its  
current Market Risk engine, the...

2/3,K/6: (Item 5 from file: 621)  
DIALOG(R File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

02709227 Supplier Number: 66575446 (USE FORMAT 7 FOR FULLTEXT)  
**ALGORITHMICS INCORPORATED ANNOUNCES ARAB BANKING CORPORATION TO USE ALGO**

**SUITE RISK MANAGEMENT SOLUTION.**

PR Newswire, p0498  
Oct 31, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 709

... framework underlying Algo Suite, Arab Banking Corporation also plans to expand the solution to address **credit risk**, **liquidity risk** and **asset liability management (ALM)**. This will give the **treasury** group at Arab Banking Corporation a complete view of how market, **credit**, **liquidity risk** and **asset liability management** interact across their entire enterprise.

Algorithmics is uniquely positioned to aggregate...

2/3,K/6... (Item 6 from file: 621)

DIALOG(R) File 621:Gale Group New Prod.Annou.(R)  
(c) 2001 The Gale Group. All rts. reserv.

02591100 Supplier Number: 63765163 (USE FORMAT 7 FOR FULLTEXT)  
**ixL Appoints Chief Financial Officer; Seasoned General Counsel Also Joins.**  
PR Newswire, pNA  
July 31, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 547

... Chief Financial Officer, effective immediately. As CFO, Casey, 37, will be responsible for the financial **management**, **treasury**, **credit**, **risk management** and investor relations functions for ixL. Casey brings over 15 years of diverse financial management...

2/3,K/63 (Item 7 from file: 621)

DIALOG(R) File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

02476876 Supplier Number: 61793886 (USE FORMAT 7 FOR FULLTEXT)  
**INTEGRITY TREASURY SOLUTIONS ANNOUNCES NEW CLIENT.**  
PR Newswire, p4494  
April 27, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 328

... billion. UtiliCorp will be utilising the integra-T solution to provide comprehensive and integrated **treasury**, cash and **risk management** functionality for monitoring and managing currency, interest rate, liquidity and **credit risk** from front to back office and through to accounting.

"UtiliCorp's strong national presence as...

2/3,K/64 (Item 8 from file: 621)

DIALOG(R) File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

01621002 Supplier Number: 48351690 (USE FORMAT 7 FOR FULLTEXT)  
**Merisel Announces Promotion of Timothy N. Jenson to Senior Vice President, Finance.**  
Business Wire, p00120304  
March 12, 1998

Search Report from Ginger D. Roberts

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 422

... Over the past five years, Jenson has directed all corporate finance activities, including corporate accounting, **treasury management**, capital raising, debt **management**, investor relations, tax planning and compliance, accounts receivable and **credit management**, **risk management** and insurance maintenance. He is noted for his critical role in putting Merisel's...

2/3,K/65 (Item 9 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

01501158 Supplier Number: 47193522 (USE FORMAT 7 FOR FULLTEXT)  
J.P. Morgan and Arthur Andersen co-author guide to **risk management**.  
Business Wire, p03101298  
March 10, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 637

... derivatives dealer, the firm helps clients execute strategies for managing interest-rate, currency, commodity, and **credit risk**. The firm's involvement in the landmark Group of Thirty study on derivatives and its...

...in partnership with clients to understand in detail their risk concerns and tailor a **risk management** approach.

Arthur Andersen's Derivatives & **Treasury Risk Management** Consulting Group provides custom solutions to a wide variety of market participants, large and small...

2/3,K/66 (Item 10 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

01329069 Supplier Number: 46007424 (USE FORMAT 7 FOR FULLTEXT)  
**UST ANNOUNCES EXECUTIVE CHANGES**  
PR Newswire, p1214NYTH107  
Dec 14, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 105

... B. Grammas was elected treasurer of UST. She will be responsible for the Company's **treasury functions**, including cash **management**, debt, **credit risk management**, pension investments and stock options. Grammas, previously assistant treasurer, joined the Company in January...

2/3,K/67 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

05190409 Supplier Number: 82731187 (USE FORMAT 7 FOR FULLTEXT)  
**SIVs continue to evolve: Rathgar launches new vehicle.**  
Walters/ISR, Leonora  
Asset Securitization Report, pITEM02042015  
Feb 11, 2002

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 177

... at launch there tends to be around 10 to twelve people servicing the SIV in management, credit, treasury, risk, settlement, accounting and technology. As the company grows in size the numbers of people grow...

2/3,K/68 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04184888 Supplier Number: 54751873 (USE FORMAT 7 FOR FULLTEXT)  
**WORLD BANK: World Bank to assist Uzbekistan's financial sector.**  
M2 Presswire, pNA  
May 28, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 346

... to Selected Banks. This component will address the critical issues of bank strategy and planning, treasury and financial risk management, credit risk management, bank accounting, Management Information Systems (MIS), and internal audits.  
Sector Wide Technical Assistance. This...

2/3,K/69 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

03883051 Supplier Number: 48488216 (USE FORMAT 7 FOR FULLTEXT)  
**MARKETPLACE PROFILE: SOFTWARE VENDOR Risk Gets Top-Down Assessment**  
Credit Risk Management Report, v8, n9, pN/A  
May 18, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 38

Until recently, the most visible players in the enterprise risk management field were relatively small treasury risk analytic providers with limited ability to implement data integration solutions, says Richard Roby, senior...

...providers like SAP, Oracle [ORCL] and IBM [IBM] sets the stage for true enterprise-wide credit and market risk solutions that not only measure risk within a business segment, but throughout a bank's...

2/3,K/70 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03452575 Supplier Number: 47112679 (USE FORMAT 7 FOR FULLTEXT)  
**PROFILE-TIMOTHY MCDANNOLD DIEBOLD**  
Money Management Letter, v22, n3, pN/A  
Feb 10, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Professional Trade  
Word Count: 151

... director of treasury services.

RESPONSIBILITIES

As director of treasury services, McDannold oversees: the accounts payable, credit, insurance/ risk management and treasury departments at the company while also playing a major role directing Diebold's investments, including...

2/3,K/71 Item 5 from file: 636)

DIALOG(R) File: 36:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

02006037 Supplier Number: 43615318 (USE FORMAT 7 FOR FULLTEXT)  
**SPECIAL REPORT EASTERN EUROPE - PART II: BUDAPEST**  
Financial Technology Insight, pN/A  
Feb, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 242

... only prove effective channels if they operate streamlined and efficient internal departments which can handle functions such as: treasury, credit, risk management and international transactions; with the same efficiency as do their Western counterparts. Travelling in Eastern...

2/3,K/72 Item 6 from file: 636)

DIALOG(R) File: 36:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01983779 Supplier Number: 43552728 (USE FORMAT 7 FOR FULLTEXT)  
**COMPANY NEWS RELEASES - IMRS announces joint marketing agreement**  
Financial Technology Insight, pN/A  
Jan, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 117

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...an agreement with the Sydney-based software company Financial Emphasis Pty Ltd, to market a treasury risk and liquidity management system worldwide. The system initially marketed in Australasia by Financial Emphasis as Integra will be...

...and North America by IMRS as Treasury Control2. The product is a PC network-based treasury management application designed to support centralized or decentralized treasury operations. It provides an integrated framework for...

...of business units; manage debt, investment, foreign exchange and hedging activity; control currency, interest rate, credit and liquidity risk; facilitate payment, accounting, auditing, treasury transactions, and ensure compliance with treasury policy guidelines. IMRS intends...

2/3,K/73 Item 7 from file: 636)

DIALOG(R) File: 36:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01784679 Supplier Number: 42983850 (USE FORMAT 7 FOR FULLTEXT)  
**New Credit Risk Management System Launched**

Credit Risk Management Report, v2, n10, pN/A  
May 11, 1990  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 21

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...and service provider for the international financial market-place, will market QUOTIENT Limits, its new credit risk management system, in North America. The product is designed to enable credit departments, bank treasury divisions and trading management to consolidate credit limits in realtime at the start of the day. QUOTIENT Limits...

2/3,K/74 Item 1 from file: 613)

DIALOG(R) File: 13:PR Newswire

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00692846 200119NYW048 (USE FORMAT 7 FOR FULLTEXT)

Pegasus Solutions Recognized for Its Financial Risk Mgmt

PR Newswire

Wednesday, December 19, 2001 09:04 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT:

TEXT:

...announced has won the "Under \$500 Million Gold" Alexander Hamilton Award for Financial Risk Management from Treasury & Risk Management magazine.

Published by Stocks Business Information, Treasury & Risk Management magazine

is a leading magazine for financial executives. Dallas-based Pegasus Solutions is a leading...

...500 million in revenues in the Financial Risk Management category on behalf of Pegasus at Treasury & Risk

Management's Annual Best Practices Summit. "It's an honor to win this prestigious award and...

...value through negative currency valuation swings," Wearden said.

Each year for the past six years, Treasury & Risk Management's Alexander Hamilton Award program has recognized outstanding contributions to shareholder value by chief financial officers, treasurers and other senior financial managers in the categories of cash management, corporate finance, credit risk management, financial risk management, insurance, investor relations, retirement plan administration and technology. Finance or treasury...

...of less than \$500 million) are judged separately from those of larger organizations.

Company Information

Treasury and Risk Management (www.treasuryandrisk.com) is a leading magazine for chief financial officers, treasurers and other financial...

...publication covers all aspects of the financial function, including corporate finance, cash management, financial and credit risk management, insurance, retirement

plan  
administrative technology, career development and investor relations. The  
magazine, which is published ten times each year, reaches 46,100  
subscribers.

**Treasury and Risk Management** is a unit of Wicks Business Information.

2/3,K/75 Item 2 from file: 613)  
DIALOG(R)File 3:PR Newswire  
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00685921 200105SFW066 (USE FORMAT 7 FOR FULLTEXT)  
**CECA Selects S&P's Panorama to Support Market**  
PR Newswire  
Wednesday, December 5, 2001 12:40 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 112

TEXT:

...Ahorros (S&P), the Spanish association of savings banks,  
has selected S&P's Panorama to provide market and **credit risk** management to  
its  
members.

Panorama will form the cornerstone of Ceca's market and **credit risk**  
**management** function for **treasury** and investment banking activities as  
part of  
its Global Risk Control Sectorial Project. The project...

2/3,K/76 Item 3 from file: 613)  
DIALOG(R)File 3:PR Newswire  
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00657989 200110CGTU025 (USE FORMAT 7 FOR FULLTEXT)  
**Bank One Reports Q3 Earnings of \$.64 Per Share**  
PR Newswire  
Tuesday, October 16, 2001 07:59 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 113

...6%, from the second quarter. This  
reflected lower average loan balances following efforts to reduce **credit**  
**risk**  
exposure and the impact of the third quarter. Service charges on deposits  
increased \$1.1 billion, or 49%,  
reflecting a significant improvement in **Treasury Management** volumes and  
pricing as well as a shift in the payment of fees from net...

2/3,K/77 Item 4 from file: 613)  
DIALOG(R)File 3:PR Newswire  
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00657302 200111DCM034 (USE FORMAT 7 FOR FULLTEXT)  
**Association of Financial Pros Elects New BOD Members**  
PR Newswire  
Monday, October 15, 2001 10:27 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 118



...600 million vertically-integrated textile manufacturer. Her areas of responsibility also include treasury, accounts payable, credit administration and risk management. Laussade previously worked at Darden Restaurants, Inc. for 13 years in several positions...

...the Planning Award committee. Laussade is a former member and officer of the Central Florida Treasury Management Association. She earned her Certified Cash Manager credential (CCM) in 1990.

Anne Laussade, CCM...

2/3,K/7 (Item 5 from file: 613)  
DIALOG(R, L, S, P, R, N, W, I, R, E)  
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00657301 2 11 15DCM032 (USE FORMAT 7 FOR FULLTEXT)  
**Assn. for Financial Pros Elects All Female Leadership**  
PR Newswire  
Monday, Oct 15, 2001 10:26 EDT  
JOURNAL CODE: R LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 112

...600 million vertically-integrated textile manufacturer. Her areas of responsibility also include treasury, accounts payable, credit administration and risk management. Laussade previously worked at Darden Restaurants, Inc. for 13 years in several positions...

...the Planning Award committee. Laussade is a former member and officer of the Central Florida Treasury Management Association. She earned her Certified Cash Manager credential (CCM) in 1990.

Anne Laussade, CCM...

2/3,K/7 (Item 6 from file: 613)  
DIALOG(R, L, S, P, R, N, W, I, R, E)  
(c) 2002 PR Newswire Association Inc. All rts. reserv.

0055016 2 11 1CGW020 (USE FORMAT 7 FOR FULLTEXT)  
**Bank One Names Williams to Lead Community Investments**  
PR Newswire  
Wednesday, Oct 11, 2001 10:00 EDT  
JOURNAL CODE: R LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 112

...comment...

During her 10 years in banking, Williams has served in relationship management, capital markets, credit and risk management, product and portfolio management and treasury services. Most recently, she led administrative and financial planning and finance for Bank One's international...

2/3,K/0 (Item 7 from file: 613)  
DIALOG(R) File 13:PR Newswire  
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00539105 2 023NYF036 (USE FORMAT 7 FOR FULLTEXT)  
**Treasury And Risk Management' Calls for Entries for 2001 Finance Awards**  
PR Newswire  
Friday, May 13, 2001 10:58 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 150

TEXT:

...Alexandre  
Hamilton Award for Excellence in Treasury Management.

Each year for the past five years, **Treasury and Risk Management** has  
recognized outstanding contributions to shareholder value by CFOs,  
treasurers  
and other senior financial managers...

...for projects completed in 2000 or 2001 in the  
fields of cash management, corporate finance, **credit risk** management,  
financial risk management, insurance, investor relations, retirement plans  
and  
technology. Companies that have won...

2/3,K/31 (Item 8 from file: 613)  
DIALOG(R) File 13:PR Newswire  
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00459855 2 0113DCM031 (USE FORMAT 7 FOR FULLTEXT)  
**AFP Elects New Members to Its Board of Directors**  
PR Newswire  
Monday, November 13, 2000 12:20 EST  
JOURNAL CODE: PR NEWSWIRE, INTERACTIVE CONNECTION LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 150

...of Finance for Dan River Inc.,  
where he is responsible for investor relations, corporate finance,  
**treasury**  
**functions** accounts receivable, **credit** administration and **risk**  
management.  
has been an active member of AFP since 1988, having served on the...

2/3,K/2 (Item 9 from file: 613)  
DIALOG(R) File 13:PR Newswire  
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00358455 2 021HSW033 (USE FORMAT 7 FOR FULLTEXT)  
**PricewaterhouseCoopers And Xrt-Cerg Combine Forces for Banking Relationship  
Management Employment**  
PR Newswire  
Wednesday, May 21, 2000 04:53 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 150

...is designed as a non-bank corporate financial management solution. Our specialists in Financial Risk Management and Corporate Treasury assist clients in identifying, measuring, and managing market risk (interest-rate, currency exchange, raw materials, and operational risk) as well as liquidity, credit, and counterparty risk that arises from normal business activities and the use of various financial instruments. The PricewaterhouseCoopers...

2/3,K 3 (Item 1 from file: 813)  
DIALOG File 13:PR Newswire  
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146088 HSF097  
**Kenneth R. Hopson Joins UST Inc. as Treasurer**

DATE: April 1, 1999 14:00 EDT WORD COUNT: 191

... D. Hopson, senior vice president and controller. He will be responsible for the Company's treasury functions, including cash management, debt, credit, risk management and pension investments.

Prior to joining UST, Mr. Hopson was vice president/treasurer for...

2/3,K 4 (Item 2 from file: 813)  
DIALOG File 13:PR Newswire  
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132160 NEF006  
**Thomson Vision Announces Appointment of Risk Management Specialist to Spearhead Dramatic Enhancement of Risk Management Capabilities**

DATE: August 1, 1998 07:59 EDT WORD COUNT: 340

... the Federal Reserve Bank of New York. In this position, McCarthy gained direct experience in credit and market risk management concerns in capital markets and treasury areas. In addition, McCarthy's experience includes a position at First Union National Bank in...

2/3,K 5 (Item 3 from file: 813)  
DIALOG File 13:PR Newswire  
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1194675 SFW049  
**Fair, Isaac Prepares the Way for a New Era in Credit Risk Management**

DATE: December 3, 1997 14:29 EST WORD COUNT: 677

... announced how to support recent calls by the Federal Reserve Board for improvements in the credit risk area. At the BAI Asset-Liability and Treasury Management Conference, November 3, Federal Reserve Governor Susan Phillips noted "the inadequacy of the existing risk...

...risk." She went on, "We are actively encouraging the development of more effective approaches to credit risk management" at the enterprise level.

Search Report from Ginger D. Roberts

Since 1970, Fair, Isaac has helped businesses maximize the value...

2/3,K/86 (Item 4 from file: 813)  
DIALOG(R) File 13:PR Newswire  
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0835552 NY059  
HEIDI G. MILLER NAMED CHIEF FINANCIAL OFFICER OF TRAVELERS GROUP

DATE: June 1, 1995 11:46 EDT WORD COUNT: 302

...company's South Barney subsidiary.

As Chief Financial Officer, and in addition to her current **credit** and **risk** management duties, Ms. Miller will manage the corporate accounting, **treasury**, and financial planning and analysis **functions**. These areas were previously supervised by James Dimon, who is relinquishing the CFO title and...

2/3,K/87 (Item 5 from file: 813)  
DIALOG(R) File 13:PR Newswire  
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0792484 MN006  
GRACO ANNOUNCES REGULAR QUARTERLY DIVIDEND

DATE: February 24, 1995 12:56 EST WORD COUNT: 186

...action, the Board of Directors has elected David M. Lowe as Treasurer. He will oversee **Treasury** Operations, **Credit** and **Collections**, **Risk Management**, Investor Relations, and Investments. Lowe comes to Graco from Ecolab, where he has been since...

2/3,K/88 (Item 6 from file: 813)  
DIALOG(R) File 13:PR Newswire  
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0722740 CL008  
DUFFEY JOINED M. A. HANNA AS TREASURER

DATE: July 1, 1994 10:41 EDT WORD COUNT: 418

...of  
treasurer.

As treasurer, Duffey is responsible for all cash management, banking relationships, financial structure, **credit** policy, **risk** and pension fund management and international **treasury** operations. Duffey reports to Douglas K. Frank, vice president and chief financial officer, M.A...

2/3,K/89 (Item 7 from file: 813)  
DIALOG(R) File 13:PR Newswire  
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0679790 MN009  
GRACO NAMES JOE R. LEE TO BOARD OF DIRECTORS; ELECTS GRANER AS VICE PRESIDENT AND CONTROLLER AND WAGNER AS VICE PRESIDENT AND TREASURER

Search Report from Ginger D. Roberts

DATE: February 25, 1994 12:11 EST WORD COUNT: 305

...Graco as a Vice President in 1991. As Treasurer, he will also be responsible for **Treasury Operations, Credit and Collections, Risk Management**, Investor Relations, and Investments.

Graco supplies technology and expertise for the management of fluids in...

2/3,K/90 (Item 8 from file: 813)  
DIALOG(R) File 813:PR Newswire  
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0604429 CL013  
REVCO NAMES LAGAN SENIOR VICE PRESIDENT OF REAL ESTATE

DATE: June 1, 1993 14:30 EDT WORD COUNT: 414

...September 1988 he was promoted to vice president and treasurer, responsible for the direction and management of Revco's **treasury** activities. He oversaw all banking, **credit**, **risk** management and investment activities, and ensured that all of Revco's financial transactions met corporate...

2/3,K/91 (Item 9 from file: 813)  
DIALOG(R) File 813:PR Newswire  
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0247663 SF011  
PENNZOIL COMPANY ANNOUNCES PROMOTIONS

DATE: March 2, 1990 16:43 EST WORD COUNT: 526

...of Pennsylvania. Previously Pennzoil's treasurer, he was responsible for corporate finance and bank relations, **treasury** operations, corporate **credit**, **risk** management, shareholder relations and pension fund investment management.

Hemeyer, 51, joined Pennzoil in 1980 and has...

2/3,K/92 (Item 1 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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09155267 Supplier Number: 79829812 (USE FORMAT 7 FOR FULLTEXT)  
LTV taps De more as VP, controller.  
American Oil & Gas Market, v109, n213, p9  
Nov 1, 2001  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 164

... that Clifford R. Brown had joined LTV as vice president and treasurer, responsible for the **treasury**, **credit** and **risk** management function of the company. Prior to joining LTV, Brown worked in a number of positions at...

2/3,K/93 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07930021 Supplier Number: 66279553 (USE FORMAT 7 FOR FULLTEXT)  
**Former Vastar executives switch to new firms.**  
The Oil and Gas Journal, v98, n41, p33  
Oct 9, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 505

... its merger with BP. He comes to Burlington--where he will be accountable for all **treasury functions**, including **credit** and **risk management** --with more than 22 years of treasury experience.  
Jeffrey M. Bender has been named vice...

2/3,K/94 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07628589 Supplier Number: 63664604  
**MALAYSIA: OCBC TO OUTFIT SYSTEMS WITH RM 23 MN.**  
Star, p7  
July 25, 2000  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:  
...by OCBC Bank (M) Bhd (OCBC) in its technology upgrading works. This includes trade processing, **treasury**, **credit** and **risk management** as well as 24-hour Electronic lobbies. The statements were revealed by Albert Yeoh, the...

2/3,K/95 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07619909 Supplier Number: 62926306 (USE FORMAT 7 FOR FULLTEXT)  
**ABC ANNOUNCES RESTRUCTURING.**  
The Middle East, p17  
Feb, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; General  
Word Count: 165

... a set of predefined benchmarks.  
The reorganisation is completed by the creation of three further **functions** -- group **treasury**, administrative group and **credit risk** group, each reporting directly to the president and chief executive.

2/3,K/96 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07039953 Supplier Number: 57231664 (USE FORMAT 7 FOR FULLTEXT)  
**PEOPLE.**  
Institutional Investor International Edition, v23, n4, p11  
April, 1998  
Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade  
Word Count: 3638

... member. "Some people wrongfully dismiss him as a bean-counting accountant who watches over the **treasury function**," says a person familiar with Vorstand politics. Actually, Krumnow has accumulated significant power, second only...

...given direct control over risk management. That means he has oversight over financial market and **credit risk** activities -- a task that was not nearly so clearly defined in DMG's case before...

2/3,K/97 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07039946 Supplier Number: 57231652 (USE FORMAT 7 FOR FULLTEXT)  
**BANCO PROVINCIAL.**  
Institutional Investor International Edition, v23, n3, p2S14  
March, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1152

... division." Today, Provincial's four principal areas are corporate banking, commercial banking, capital markets and **treasury**, and fund **management**. Support levels were also established for information technology, **credit risk** assessment, human resource management, and legal services. Restructuring and decentralization of human resources has enabled...

2/3,K/98 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05902885 Supplier Number: 53117461 (USE FORMAT 7 FOR FULLTEXT)  
**Use Fine-Tooth Comb On Asset-Backeds.**  
American Banker, v163, n204, pNA  
Oct 23, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 514

... Brosnan said.  
But problems are cropping up, he told bankers Tuesday in Orlando at the **credit risk** and **treasury management** conference sponsored by the Bank Administration Institute.  
Mr. Brosnan declined to cite cases in which...

2/3,K/99 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05377971 Supplier Number: 48178079 (USE FORMAT 7 FOR FULLTEXT)  
**Credit card charge-offs rise, along with bank offers**  
American Banker, p6A  
Dec 15, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1376

... November, Federal Reserve Board Governor Susan Phillips, speaking in Chicago at the Asset/Liability and **Treasury Management** Conference of the Bank Administration Institute, implicitly recognized the **credit risk** problem by calling for new approaches to **credit risk** management: "While industry efforts to quantify credit risks are still in the early stages of...

...and systemic risks. Indeed, these efforts might eventually lead to new supervisory regimes for addressing **credit risk** "

The financial world, however, is not unanimous in its assessment of the state of consumer...

2/3,K/100 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04878373 Supplier Number: 47176749 (USE FORMAT 7 FOR FULLTEXT)  
**STRATEGIC RISK MANAGEMENT: DRIVING RISK-ADJUSTED RETURN ON CAPITAL**  
American Banker, p10A  
March 3, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1465

... going to do this?"

In the old banking paradigm, risk management really focused strictly on **credit risk**, which prompted many bankers to live by the 3-6-3 rule: lend money at...

...liability management changed all that, says CIBC's Bob Mark, executive vice president of corporate **treasury** and market risk **management**. "There was now a recognition of the fact that a bank's net interest income...

2/3,K/101 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04131695 Supplier Number: 46029759 (USE FORMAT 7 FOR FULLTEXT)  
**Institutionwide Risk Management**  
Bank Systems + Technology, p11  
Jan, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 794

... investment banks have a greater need for global risk management systems that integrate market and **credit risk** functions across all businesses, according to Dr. Robert Mark, evp responsible for corporate **treasury** and market risk **management**, Canadian Imperial Bank of Commerce (CIBC). "The failure of a lot of institutions is to...

2/3,K/102 (Item 11 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03987268 Supplier Number: 45788809  
**OCBC reshuffles top ranks in ops revamp**  
Straits Times, p15  
Sept 15, 1997



Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...be responsible for retail and enterprise banking 2. Ms Elizabeth Sam - previously responsible for investment management and treasury operations, will now be responsible for wholesale banking and investment management 3. Mr Wong Nang...

...of group human resources and external relations 4. Mr Jairam Amrith - formerly in charge of credit and market risk, he will be in charge of group risk management 5. Mr Lai Teck Poh - earlier...

2/3,K/103 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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01377073

Economists set up in treasury department.  
CASHFLOW MAGAZINE July, 1986 p. 25

Many companies are switching their economists to treasury department functions, such as evaluating credit and investment policies. For example, Manville recently transferred an economist from...

... its treasury department, where he helps determine if customers in various industries constitute a good credit risk and to help formulate policies for investment of corporate pension funds. Economists performing treasury functions must overcome their focus on the theoretical. Although economics departments at many companies were once...

... are no longer reliable, the fortunes of business economists have dropped, prompting their movement into treasury functions.

2/3,K/104 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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13743826 SUPPLIER NUMBER: 77336220 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Optimizing the Allocation of Capital.(Excerpt)**  
Smithson, Charles; Hayt, Gregory  
RMA Journal, 31, 10, 67  
July, 2001  
DOCUMENT TYPE: Excerpt ISSN: 1531-0558 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 513 LINE COUNT: 00304

... is being deployed within the unit.  
The numerator represents the economic earnings of the unit. Credit risk enters the risk-adjusted return calculation in the numerator as a provision for expected losses...

...in the way they treat capital. The more common approach is to give each unit credit for the risk capital deployed, that is, to reflect earnings on the risk capital as if it were...

...a risk-free asset. However some practitioners keep the return on capital for a central "treasury" function. If RAROC exceeds the cost of capital, then the business unit is contributing to value...

2/3,K/105 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

13362198 SUPPLIER NUMBER: 73821441 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Executive Changes.(banking industry appointments)(Brief Article)**  
Fung, Amanda  
American Banker, 165, 82, 3  
April 30, 2001  
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 611 LINE COUNT: 00052

... s international group. She has 20 years of banking experience in relationship management, capital markets, **credit** and **risk management**, product and portfolio **management**, and **treasury** services.

MIDDLE ATLANTIC

Dime Savings Bank of New York has hired John J. Mulvanerty as...

2/3,K/106 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

11756650 SUPPLIER NUMBER: 56219342 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**DEUTSCHE BANK TO ADD OPERATIONAL RISK UNIT.**  
Haggerty, Jeany  
Derivatives Week, 8, 31, 1  
August 2, 1999  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 137 LINE COUNT: 00046

... has now been selected yet--and the heads of Deutsche Bank's market risk and credit risk divisions will report to Thomas Fischer, member of the board of managing directors responsible for **treasury** and market risk management in Frankfurt. Fischer declined comment.

At this stage, it is unclear how many people Deutsche...

2/3,K/107 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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11756475 SUPPLIER NUMBER: 56219167 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**NEW DEVELOPMENT BANK KICK-STARTS TREASURY.(Brief Article)**  
Derivatives Week, 8, 23, 4  
June 7, 1999  
DOCUMENT TYPE: Brief Article LANGUAGE: English RECORD TYPE:  
Fulltext  
WORD COUNT: 199 LINE COUNT: 00018

TEXT:

...created Black Sea Trade and Development Bank, based in Greece, is hiring for a new **treasury** team and setting its risk **management** policy according to Andrey Kasiyanenko, v.p. finance. The bank--which opened for business last...

...treasury manager and up to three derivatives dealers to trade in forex, interest rate and credit derivatives to **hedge** risk as well as extending hedging products to local banks and corporates. "The initial focus...

2/3,K/108 (Item 5 from file: 148)

DIALOG(8)File 48: File Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

0992847. SUPPLER NUMBER: 20079534 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Consumer debt: credit card charge-offs rise, along with bank offers.(Cover Story)**  
Radding, Alan  
American Banker, v 2, n239, p6A(2)  
Dec 15, 1997  
DOCUMENT TYPE: Cover Story ISSN: 0002-7561 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1465 LINE COUNT: 00122

... November, Federal Reserve Board Governor Susan Phillips, speaking in Chicago at the Asset/Liability and Treasury Management Conference of the Bank Administration Institute, implicitly recognized the **credit risk** problem by calling for new approaches to **credit risk** management: "While industry efforts to quantify credit risks are still in the early stages f...

...and systemic risks. Indeed, these efforts might eventually lead to new supervisory regimes for addressing **credit risk** "  
The financial world, however, is not unanimous in its assessment of the state of consumer...

2/3,K/109 (It 6 from file: 148)  
DIALOG(8)File 48: File Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

0823893. SUPPLER NUMBER: 17478132 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Brazil: Oil & Gas in Latin America 1995)(Industry Overview)**  
Hawrylyshyn, George  
LatinFinance, n70, LOG48(3)  
Sep, 1995  
DOCUMENT TYPE: Industry Overview ISSN: 1048-535X LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1171 LINE COUNT: 00724

... 1993: US\$1.3 Bn  
Trade financial services include import and export finance, letters of **credit**, exchange and **hedging**. The bank recently participated in Eximbank guaranteed bank-to-bank facilities. Its areas of specialization include trade finance, capital markets, corporate finance, **treasury**, commercial banking and fund **management**.  
Comments: The bank is headquartered in Rio de Janeiro, Brazil, with a representative office in...

2/3,K/110 (It 7 from file: 148)  
DIALOG(8)File 48: File Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

0812652. SUPPLER NUMBER: 17399127 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Anthony Di Iorio joins PaineWebber as Executive Vice President and Controller.**  
Business Wire, p91-050  
Sep 14, 1995  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 105 LINE COUNT: 00029

... who has served as executive vice president, treasurer and controller-- will focus exclusively on the **treasury functions**. This

Search Report from Ginger D. Roberts

includes meeting with the firm's funding requirements, overseeing **credit risk**, and maintaining relationship with banks, rating agencies and credit institutions. Dial 202 2 The Gale Group. All rts. reserv.

2/3,K/11 (Item 8 from file: 148)  
DIALOG File 148: The Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

07170000 SUPPLEMENT NUMBER: 14980779 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Corporate treasurer join the revolution. (derivatives market) (Interview)  
Kaplan, Laurie  
Futures (Cedar Falls, Iowa), v23, n1, p30(2)  
Jan, 2004  
DOCUMENT TYPE: Interview ISSN: 0746-2468 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1730 LINE COUNT: 00134

... with O'Connor.  
Q: What about senior management? Is its attitude important?  
A: Absolutely. Senior management can either facilitate a **treasury** staff's ability to do its job or it can create significant obstacles. A financial...  
...on its own. We recommend senior management approve guidelines on product type, maturity and counterparty **credit risk**. It also should establish policies that specify, for each type of transaction, the kind of...

2/3,K/12 (Item 9 from file: 148)  
DIALOG File 148: The Gale Group Trade & Industry DB  
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03240000 SUPPLEMENT NUMBER: 05269951  
Good hedge opens doors to treasury advancement. (opportunities for cash managers) (Treasury Careers - the Climb to the Top)  
Gamble, Richard H.  
Cashflow Magazine, v4, n8, p46(2)  
Aug, 2003  
ISSN: 0006-6227 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: Cash managers have a better chance to become a CFO than **credit** managers or **risk** managers because of their cash flow awareness, knowledge of how to borrow, and good outside contacts. The cash manager's challenge is to open experience in **treasury management**; learning about long-term investment and borrowing, capital structure, investor relations, international deal risk management...

2/3,K/113 (Item 1 from file: 20)  
DIALOG File 20: Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

21700017 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
How wide was Ludwig's net?  
Michael Murray  
SUNDAY BUSINESS P.  
March 10, 2002  
JOURNAL CODE: FS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 141  
(USE FORMAT 7 OR 9 FOR FULLTEXT)

Search Report from Ginger D. Roberts

... systems. But there is no evidence from what we have seen to date that the credit risk management side fell down on its job. Counterparty risk units were in place.  
The same...

2/3,K/114 (Item 2 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rights reserved.

19317929 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Association for Financial Professionals Elects New Members To Its Board of Directors**  
PR NEWSWIRE  
October 15, 2001  
JOURNAL CODE: WP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1138

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the Pinale Award committee. Laussade is a former member and officer of the Central Florida Treasury Management Association, and earned her Certified Cash Manager credential (CCM) in 1990.  
Anne E. Hollingsworth, CCM...

2/3,K/115 (Item 3 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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19317925 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Association for Financial Professionals Elects All Female Leadership For First Time in Organization's History**  
PR NEWSWIRE  
October 15, 2001  
JOURNAL CODE: WP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 734

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the Pinale Award committee. Laussade is a former member and officer of the Central Florida Treasury Management Association, and earned her Certified Cash Manager credential (CCM) in 1990.  
Anne E. Hollingsworth, CCM...

2/3,K/116 (Item 4 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rights reserved.

16396021 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Executive Changes**  
AMERICAN BANKER,  
April 30, 2001  
JOURNAL CODE: WP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 569

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... She has 25 years of banking experience in relationship management, capital markets, credit and risk management, product and portfolio management, and treasury services.  
MIDDLE ATLANTIC

Search Report from Ginger D. Roberts

Prime Savings Bank of New York has hired John J. Mulvanerty as...

2/3,K/117 (15 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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15647371 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Marine insurance** **led for revival**  
JAMES BREWER  
LLOYDS LIST, p22  
March 16, 2001  
JOURNAL CODE: FB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 535

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... were likely to grow, especially for small to medium-sized corporations with limited in-house **treasury** and **risk management** expertise.  
Prof. Dickins and Mr Winter have developed a global rating index in an attempt...

2/3,K/118 (16 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
(c) 2002 The Dial Corp. All rts. reserv.

14801-131 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Banking** and **financial** in the new millennium  
HINDU  
January 25, 2001  
JOURNAL CODE: FB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 259

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... excellent will require a combination of new technologies, better processes of credit and risk appraisal, **treasury management**, product diversification, internal control and external regulations and not the least, human resources. Fortunately, we...

2/3,K/119 (17 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
(c) 2002 The Dial Corp. All rts. reserv.

14734-11 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**India: South India Bank unveils Rs 35-cr Sibertech project**  
BUSINESS LINE  
January 20, 2001  
JOURNAL CODE: FB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 347

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... entire credit banking requirements.  
Special emphasis is being given to retail, trade finance, credit risk management, treasury and financial operations of the bank.  
It also supports true online real-time banking which...

2/3,K/120 (18 from file: 20)

DIALOG(R)File 2 Dialog Global Reporter  
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13455 13 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Syndicate Bank** 1. Pages reach to distribute insurance products

Arun Jyer

ECONOMIC TIMES

October 25, 2000

JOURNAL CODE: WJ LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 316

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... by 2002-...  
The bank has planned to train its staff in critical areas like  
**treasury management** and **credit risk management**. The basic idea  
behind this exercise is to help the banks staff play a more...

2/3,K/121 (11 from file: 20)

DIALOG(R)File 2 Dialog Global Reporter  
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12161025 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Pittsburgh Post-Gazette Executive in the Spotlight Column**

Patricia Sabatin

KRTBN KNIGHT-RIEHL TRIBUNE BUSINESS NEWS (PITTSBURGH POST-GAZETTE -  
PENNSYLVANIA)

July 10, 2000

JOURNAL CODE: K LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 246

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to credit risk. We just continue to move forward investing in  
higher-growth opportunities, like **treasury management**, **asset**  
**management** and processing, while managing our traditional businesses for  
growth.

Q: What is your biggest challenge...

2/3,K/122 (10 from file: 20)

DIALOG(R)File 2 Dialog Global Reporter  
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11076005 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Ceska Sportelna** e Management Board

REGULATORY NEWS ICE

May 17, 2000

JOURNAL CODE: WJ LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 936

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... liability management and became head of treasury in 1996. In 1997  
he became head of **credit risk management**, in 1998 he joined the  
management board as deputy CEO, becoming CEO in 1999...

2/3,K/123 (11 from file: 20)

DIALOG(R)File 2 Dialog Global Reporter  
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Search Report from Ginger D. Roberts

10420363 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Turk Ekonomi Bankası - Final Results - Part 3**  
REGULATORY NEWS SERVICE  
April 05, 2000  
JOURNAL CODE: WJ LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 383

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Board of Directors and executed by ALCO. Country and counterparty limits are set by the Credit Committee. The risk management process for branch operations and various other business functions is centralised. Limits on both...

2/3,K/124 (Item 12 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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07291063 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Inbrief**  
BANGKOK POST, p8  
September 18, 1999  
JOURNAL CODE: FB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 585

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... staff of BankThai, which was created through the merger of 14 financial institutions.  
Courses include treasury, trade finance, credit analysis, risk management, corporate debt restructuring, credit review and evaluation, re-engineering, and quality management, and a leadership...

2/3,K/125 (Item 13 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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06561197 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Powszechny Bank - Appointment of Vice President**  
REGULATORY NEWS SERVICE  
August 05, 1999  
JOURNAL CODE: WJ LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 242

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the Board of International Moscow Bank (IMB) in Moscow where he supervised Credit and Risk Management Division and partly Treasury and Payments Division. In 1999 he was also responsible for Correspondent Banking.  
Mr Alexander Cherkov...

2/3,K/126 (Item 14 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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05851709 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Bank to have lower internal risk limit**  
Gayatri Nayak  
ECONOMIC TIMES OF INDIA



Search Report from Ginger D. Roberts

June 21, 1999

JOURNAL CODE: W  
WORD COUNT: 514

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 FOR FULLTEXT)

... committee headed by the chairman/CEO/ED and should comprise of heads of credit department, **treasury**, **credit risk management** department and chief economist.

2/3 X/127 (15 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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04359122 (USE F 7 OR 9 FOR FULLTEXT)  
THE JAKARTA POST: 2 to boost stake in Panin to over 24%  
JAKARTA POST  
February 06, 1999  
JOURNAL CODE: F  
WORD COUNT: 435

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 FOR FULLTEXT)

... will on the one hand highlight areas where ANZ's expertise can strengthen Panin such as **treasury** and **credit risk management** techniques, while on the other will identify opportunities, such as cards or international trade finance...

2/3 X/128 (16 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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0380167 (USE F 7 OR 9 FOR FULLTEXT)  
Regulators Tell 1 As: Use Fine-Tooth Comb On Asset-Backeds  
SECTION TITLE: Assets  
KARL TALLEY  
AMEF CAN BANKER , 53, p24  
October 23, 1998  
JOURNAL CODE: W  
WORD COUNT: 504

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 FOR FULLTEXT)

... problems cropping up, he told bankers Tuesday in Orlando at the credit risk and **treasury management** conference sponsored by the Bank Administration Institute.  
Mr. Brosnan lined to cite cases in which...

2/3 X/129 (17 from file: 20)  
DIALOG(R)File 2 Dialog Global Reporter  
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0370171 (USE F 7 OR 9 FOR FULLTEXT)  
BANKING EDUCATION LECTURE THEATRE TO MARKET PLACE  
AUSTRALIAN BANKER  
October 01, 1998  
JOURNAL CODE: W  
WORD COUNT: 219

LANGUAGE: English RECORD TYPE: FULLTEXT

(USE FORMAT 7 FOR FULLTEXT)

... to the ... of expected and unexpected losses arising from the  
thru areas of m ... , credit and operational risk .  
the allocat ... of economic capital could then be applied to the  
various activities ... carried out...

2/28/130 (18 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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033 80 (USE F 7 OR 9 FOR FULLTEXT)  
INVESTOR RELATION More questions than answers  
Investors want more than just a glossy annual report: they want  
information. s exclusive extract from a publication by Deloitte &  
The sets a few of the questions to which shareholders demand  
answers. Comp by Haydn Everitt, National advisory  
FINANCIAL DIRECTOR p41  
October 09, 1998  
JOURNAL CODE: W LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1961

(1) FORMAT 7 (FOR FULLTEXT)

... so, wh are its responsibilities? Are credit limits established  
for counterpa es with whom the treasury function does business?  
EXAMINATION  
... how does the company's effective tax rate compare with other companies  
...

2/28/131 (19 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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032 98  
BANINTESA SPA rger (133047)  
EXT COMPANY NE  
October 27, 1998  
JOURNAL CODE: F LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 217

... and ris management policy. Company will gradually takeover bond  
and equity trad as well as treasury functions . Cariparma's managed  
savings and fac ing-leasing businesses will be transferred to company's  
subsidiary...

2/28/132 (20 from file: 20)  
DIALOG(R)File 20 Dialog Global Reporter  
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031 97  
Hed Funds: seco Warning (Fonds speculatifs: la deuxieme alerte)  
LE PRO, p38  
October 14, 1998  
JOURNAL CODE: W LANGUAGE: French RECORD TYPE: ABSTRACT  
WORD COUNT: 138

... designe limit risk, upset the bond markets and led to a run on  
America's treasur bonds. Ellington Capital Management has more than \$4  
billion of invest mts. It was created and is managed by former...

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2/ 133 ( 21 from file: 20)  
DIA (R)File 20 Dialog Global Reporter  
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030 02  
Hug Stewart Jon C\*ATS Software; Former IQ and SunGard Executive to Head  
S' European Middle Eastern and African Operations  
PR WIRE  
Oct 12, 1998  
JOU CODE: W LANGUAGE: English RECORD TYPE: FULLTEXT  
WOF UNT: 354

... manager SunGard Capital Markets. While at SunGard, Stewart was  
responsible for the sales of **treasury** trading systems, risk **management**  
and derivatives systems throughout Europe. Stewart has a BA from Oxford  
University. He presently resides...

2/ 134 ( 22 from file: 20)  
DIA (R)File 20 Dialog Global Reporter  
(c) 2 The Dia Corp. All rts. reserv.

024 3 (USE F 7 OR 9 FOR FULLTEXT)  
Uni Bank's First Half Profits Up 20%  
BUS S DAILY (PHILIPPINES), p1  
Aug 06, 1993  
JOU L CODE: W LANGUAGE: English RECORD TYPE: FULLTEXT  
WOF OUNT: 434

( FORMAT 7 ( FOR FULLTEXT)

... modern information thrust, aggressive cash management and forex  
treasury services to top corporate, and robust **credit** and **treasury**  
risk management systems. The bank is expanding its reach through  
alternative channels such as "kiosk" branches, off...

2/ /135 ( 23 from file: 20)  
DIA (R)File 20 Dialog Global Reporter  
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001 76 (USE F 7 OR 9 FOR FULLTEXT)  
ITC Classic Financial revival on course  
SE ON TITLE: INVESTMENT & FINANCE  
Dhe Kothari  
FINANCIAL EXPRES  
Aug 13, 1997  
JOU L CODE: W LANGUAGE: English RECORD TYPE: FULLTEXT  
WOF UNT: 312

( FORMAT 7 ( FOR FULLTEXT)

... new management director Mukesh Palta a free hand in selecting his key  
executives for important functions like **credit** **risk** **management**,  
treasury operations, marketing and stockbroking, among others.  
The company allowed Palta the option of recruiting...

?

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?show files;ds

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File 347:JAPIO Oct/1976-2001/Dec(Updated 020503)

(c) 2002 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

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Set	Items	Description
S1	240	CREDIT(3N)MANAG?
S2	94	CREDIT(5N) (RISK? OR HEDG?)
S3	897971	AGENT? ? OR INTERMEDIARY OR INTERMEDIARIES OR THIRD() (PARTY OR PARTIES) OR OUTSOURC? OR OUT() SOURC? OR OUTSIDE() PROVIDER OR SERVICE() PROVIDER?
S4	9810	SUBAGENT? OR SUB() AGENT? OR SUBSIDIARY OR (SECONDARY OR BACKUP OR SUPPORT? OR SECOND) (2W) AGENT? ?
S5	402876	CLIENT? OR INDIVIDUAL OR INVESTOR? OR SHOPPER? OR PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PERSON
S6	112825	RECOMMEND? OR DECISION? OR DSS OR SUGGEST? OR CONCLUSION? - OR ADVICE? OR ADVISE? OR ADVISING
S7	10092	S4 OR ADVISOR?
S8	11	S1 AND S2
S9	14	MANAG? (S) S2
S10	16	S8:S9
S11	0	S10 AND S3 AND S4 AND S5 AND S6
S12	0	S10 AND S3 AND S7
S13	0	S10 AND (S3 OR S7) AND S5 AND S6
S14	0	S10 AND (S3 OR S7)
S15	0	S10 AND S5 (6N) S6
?		

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File 475:Wall Street Journal Abs 1973-2002/May 09  
(c) 2002 The New York Times

File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Apr  
(c) 2002 The HW Wilson Co.

Set	Items	Description
S1	686	CREDIT(3N)MANAG?
S2	700	CREDIT(5N) (RISK? OR HEDG?)
S3	156903	AGENT? ? OR INTERMEDIARY OR INTERMEDIARIES OR THIRD() (PARTY OR PARTIES) OR OUTSOURC? OR OUT() SOURC? OR OUTSIDE() PROVIDER OR SERVICE() PROVIDER?
S4	34034	SUBAGENT? OR SUB()AGENT? OR SUBSIDIARY OR (SECONDARY OR BACKUP OR SUPPORT? OR SECOND) (2W)AGENT? ?
S5	659160	CLIENT? OR INDIVIDUAL OR INVESTOR? OR SHOPPER? OR PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PERSON
S6	1288203	RECOMMEND? OR DECISION? OR DSS OR SUGGEST? OR CONCLUSION? - OR ADVICE? OR ADVISE? OR ADVISING
S7	55158	S4 OR ADVISOR?
S8	73	S1 AND S2
S9	145	MANAG?(S)S2
S10	148	S8:S9
S11	0	S10 AND S3 AND S4 AND S5 AND S6
S12	1	S10 AND S3 AND S7
S13	2	S10 AND (S3 OR S7) AND S5 AND S6
S14	4	S10 AND (S3 OR S7)
S15	3	S10 AND S5(6N)S6
S16	103	S1 AND (RISK? OR HEDG?)
S17	178	S10 OR S16
S18	6	S17 AND S5(6N)S6
S19	10	S12:S15 OR S18
S20	8	S19 NOT PY>2000
S21	8	RD (unique items)

?t21/7/all

21/7/1 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01407057 ORDER NO: AADAA-I9511023

**CANONICAL CORRELATION ANALYSIS OF CHANGES IN FINANCIAL INSTRUMENTS USED FOR RISK MANAGEMENT AFTER DISCLOSURE REQUIREMENTS OF SFAS 105**

Author: HAMMETT, TED M.

Degree: D.B.A.

Year: 1994

Corporate Source/Institution: LOUISIANA TECH UNIVERSITY (0109)

Source: VOLUME 55/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3906. 131 PAGES

The Financial Accounting Standards Board has attempted to address issues which for many years have either been ignored or inconsistently

applied, including disclosure of significant items within the financial statements. The Board, in 1986, added a project on financial instruments and off-balance-sheet financing to its agenda.

This study analyzed the choices made by **management** as a result of the release of the Statement of Financial Accounting Standards (SFAS) No. 105 Disclosure of Information About Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments with Concentrations of **Credit Risk**. This study examined **management** choices of financial instruments used in controlling risk, as well as investors' perception of firm value as a result of the additional disclosure. The study encompassed the comment period of the exposure draft, and after the effective date of the pronouncement.

Using canonical correlations and Bartlett's Chi-square test SFAS 105 was shown to be somewhat benign as a factor in decision making within a corporate environment. Management did not assume any different degree of risk nor did they change their investment strategy with the additional disclosure requirements of that pronouncement. However, there was a change in the perceived value of the firm by investors, which occurred during the period of the release of this SFAS.

Although the canonical correlation model was not significant as defined, the observations used in the study give direction for future research. In the process of gathering data for this study, it was found that most of the firms which used financial instruments, particularly hedging and guarantees, were protecting investments in foreign countries from inflation and currency rate fluctuation. Based on this, it is clear that the elements that drive decisions for investments in financial instruments are not solely from the internal environment of a firm, but are also influenced by external forces.

This study's contribution was to show that management decisions are not influenced by disclosure of those **decisions** to **investors**. The purpose of SFAS 105 did not lie in changing managements' behavior in financial instrument selection, but rather to provide a consistent pattern of reporting to the investing public.

21/7/2 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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1031259 ORDER NO: AAD88-24464  
**FINANCIAL MANAGEMENT TRAINING NEEDS OF EXTENSION HOME ECONOMISTS (OHIO)**  
Author: BOWEN, CATHY FAULCON  
Degree: PH.D.  
Year: 1988  
Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)  
ADVISER: JOAN E. GRITZMACHER  
Source: VOLUME 49/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3710. 180 PAGES

The purpose in this descriptive correlational study was to determine the financial **management** training needs of Extension home economists ( **agents** ) in Ohio. The Borisch Model of Needs Assessment was used to determine the **agents** ' perceptions about the importance of, their knowledge level, and their ability to teach competencies in seven areas of financial **management** : budgeting, **consumer** financial services, **consumer credit** , **risk management** , retirement, estate planning and investments.

The entire population of **agents** employed at the time the survey was conducted was included in the study. A return rate of 93% was obtained (63 of 68).

According to mean scores, **agents** perceived the areas of investments, **consumer** financial services, and estate planning as the three areas that were least important to their current job responsibilities (however, these

topics were rated as important) and as the areas in which they had the lowest level of knowledge.

According to mean scores, estate planning, investments, risk management and retirement were the areas **agents** had the lowest ability to teach. The area of budgeting had the highest mean score across the three scales of importance, knowledge of, and ability to teach financial management competencies. Budgeting was also the area of financial management which **agents** spent the greatest number of hours planning and presenting programs. In addition, budgeting was the area of financial management local **advisory** boards most **recommended** programming be presented.

Relationships between age and perceptions of knowledge of and ability to teach most competency areas of financial management ranged from low to moderate. Almost no relationships were found between tenure with the Extension Service and number of financial management workshops attended and **agents** ' perceptions of their knowledge of and ability to teach competency areas. Tenure with the Extension Service was related to **agents** ' perception of knowledge of and ability to teach estate planning and the number of financial management workshops attended was related to knowledge of and ability to teach investments.

High priority areas for training according to knowledge and ability to teach discrepancy scores are: estate planning, risk management, and retirement. The variance in training needs of **agents** could not be explained by the **agents** ' tenure with the Extension Service, master's degree area of specialization and prior training in financial management.

21/7/3 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

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6625723

**Title: Make a quick decision [mortgages]**

Author(s): Lewis, N.

Journal: Financial World p.39-40

Publisher: Chartered Inst. Bankers,

Publication Date: June 2000 Country of Publication: UK

CODEN: FIWOFW ISSN: 1360-4295

Material Identity Number: H227-2000-005

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** Barclays has over 8 million current account holders, or 20 per cent of the market in the UK. It is for these people that an innovative new system has been developed and recently implemented to allow Barclays to offer instant mortgage **decisions** to these existing **customers** . Developed by the **Credit Risk Management** Team at Barclays, the Pre-Approved Mortgage Limits (PAML) system is an innovative use and application of technology for the benefit of the **customer** -who get faster and more consistent **decisions** as well as being able to find out immediately whether Barclays can provide them with the mortgage they want, as well as a **risk** assessment that is consistent for all customers-as automated rule sets are applicable to mortgage applications. And all these features, says Barclays, are part of its overall strategy to put the customer first. (0 Refs)

Subfile: D

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21/7/4 (Item 2 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

4754198 INSPEC Abstract Number: C9410-7120-012

**Title: Introducing ES technology through-out commercial divisions of a group of Swiss Banks**

Author(s): Davila, J.M.

Author Affiliation: UNICIBLE Dev. Informatiques S.A., Lausanne, Switzerland

Book Title: Analysis of the operational experiences of artificial intelligence in banking p.273-83

Editor(s): Nottola, C.; Rossignoli, C.

Publisher: Franco Angeli, Milan, Italy

Publication Date: 1994 Country of Publication: Italy 416 pp.

ISBN: 88 204 8648 2

Language: English Document Type: Book Chapter (BC)

Treatment: Applications (A); Practical (P)

Abstract: Unicable Developpements Informatiques is introducing ES technology through-out the commercial divisions of a group of Swiss banks. Every aspect of **credit** operation and **management** is being connected to the KB. demand analysis; credit granting (or rejection) decision; credit renewal decision; guaranty value analysis; follow up and surveillance of credit portfolio; figuring out in advance if a customer is in danger . . . and, in this case, which action to **suggest** ; selection of **customers** for new product proposals; product mis-selection to answer credit requests that better fits customer needs and bank goals and policy (specially **risk** management). (0 Refs)

Subfile: C

21/7/5 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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03242753 INSPEC Abstract Number: D88002975

**Title: Catching the computer wave**

Author(s): Dreyfuss, J.

Journal: Fortune International vol.118, no.7 p.52-4

Publication Date: 26 Sept. 1988 Country of Publication: USA

CODEN: FOINEY ISSN: 0738-5587

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Technology will change the workplace far more in the nineties than it has in the past ten years. The wave of innovation will force managers to focus on two related and challenging objectives: staying abreast of technology as it evolves and putting it to work in their companies. The most radical change will be the computer's move from the sidelines to a central role, where it promises to redefine the nature of work, transform the role of managers, even alter the way corporations are organized. New uses of the computer continue to appear: a voice-recognition system that lets a parts manager dictate inventory figures; an expert system that **advises credit managers** whether a **customer** is a good **risk** . Even networks that connect incompatible brands of mainframe computers, minicomputers, and PCs is on the horizon. When all those advances come together, the office computer should at last fulfil the promise of improved productivity that seems to have eluded managers in the eighties. (0 Refs)

Subfile: D

21/7/6 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00600965 00CR04-007

**Automating the credit process -- CapitalStream creates Web hub to streamline the end-to-end process of financing deals**



Search Report from Ginger D. Roberts

Portnoy, Sandy

Computer Reseller News , April 3, 2000 , n888 p3, 92, 2 Page(s)

ISSN: 0893-8377

Company Name: CapitalStream.com

URL: <http://www.capitalstream.com>

Spotlights CapitalStream.com, a credit service which plans to automate the entire financing process via online hub. Explains the company will bring together credit providers, leasing companies, banks, and vendors. Points out the site meets the demands of both the supply side and the demand side. Says customers can process transactions online, **manage credit risk**, automate workflow, and integrate with legacy systems. Adds companies providing funding can use the site to provide personalized credit programs, streamline workflow and recruit new **customers**. **Suggests** the success of CapitalStream will depend on its ability to position itself in the market quickly, as the market is quickly growing. Claims the company, with over 570 customers, facilitated around \$8.5 billion in asset-based financing over the past year. (kgh)

21/7/7 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

07808960 NYT Sequence Number: 586463000603

**NEXIS AGREES TO PURCHASE RISKWISE INTERNATIONAL**

Dow Jones

New York Times, Col. 1, Pg. 4, Sec. C

Saturday June 3 2000

ABSTRACT:

Reed-Elsevier PLC **subsidiary** Nexis agrees to buy **Riskwise International**, consumer **credit risk management** database (S)

21/7/8 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

08080248 NYT Sequence Number: 000000001107

**GOLDMAN SACHS, BOWING TO A BIG CLIENT, SAYS YES TO AT&T LOAN**

SMITH, RANDALL

Wall Street Journal, Col. 3, Pg. 1, Sec. C

Tuesday November 7 2000

ABSTRACT:

Deals & Deal Makers column notes Goldman Sachs Group Inc agreed to act as a lead **manager** for \$25 billion **credit** line to help AT&T Corp implement breakup plan, though corporate credit lines, in contrast with **advisory** work, carry lower fees, chew up limited capital and expose lender to borrower's **credit risk**; notes AT&T loan is part of overall package that includes more lucrative work for Goldman down the line (M)

?

?show files;ds

File 15:ABI/Inform(R) 1971-2002/May 10  
 (c) 2002 ProQuest Info&Learning  
 File 9:Business & Industry(R) Jul/1994-2002/May 09  
 (c) 2002 Resp. DB Svcs.  
 File 610:Business Wire 1999-2002/May 10  
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 File 810:Business Wire 1986-1999/Feb 28  
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 File 275:Gale Group Computer DB(TM) 1983-2002/May 09  
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 (c) 2002 McGraw-Hill Co. Inc  
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 (c) 2002 The Gale Group  
 File 636:Gale Group Newsletter DB(TM) 1987-2002/May 09  
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 File 613:PR Newswire 1999-2002/May 10  
 (c) 2002 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 16:Gale Group PROMT(R) 1990-2002/May 09  
 (c) 2002 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2002/May 09  
 (c) 2002 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2002/May 10  
 (c)2002 The Gale Group  
 File 20:Dialog Global Reporter 1997-2002/May 10  
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 File 625:American Banker Publications 1981-2002/May 09  
 (c) 2002 American Banker  
 File 268:Banking Info Source 1981-2002/May W1  
 (c) 2002 ProQuest Info&Learning  
 File 626:Bond Buyer Full Text 1981-2002/May 09  
 (c) 2002 Bond Buyer  
 File 267:Finance & Banking Newsletters 2002/May 09  
 (c) 2002 The Dialog Corp.

Set	Items	Description
S1	116228	CREDIT(3N)MANAG?
S2	127527	CREDIT(5N) (RISK? OR HEDG?)
S3	4235018	AGENT? ? OR INTERMEDIARY OR INTERMEDIARIES OR THIRD() (PARTY OR PARTIES) OR OUTSOURC? OR OUT() SOURC? OR OUTSIDE() PROVIDER OR SERVICE() PROVIDER?
S4	3636930	SUBAGENT? OR SUB() AGENT? OR SUBSIDIARY OR (SECONDARY OR BACKUP OR SUPPORT? OR SECOND) (2W) AGENT? ?
S5	18872889	CLIENT? OR INDIVIDUAL OR INVESTOR? OR SHOPPER? OR PURCHASE-R? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PERSON
S6	9773970	RECOMMEND? OR DECISION? OR DSS OR SUGGEST? OR CONCLUSION? - OR ADVICE? OR ADVISE? OR ADVISING
S7	4921601	S4 OR ADVISOR?
S8	19292	S1(S) S2
S9	38454	MANAG?(S) S2
S10	38624	S8:S9
S11	25	S10(S) S3(S) S4(S) S5(S) S6
S12	134	S10(S) S3(S) S7
S13	410	S10(S) (S3 OR S7) (S) S5(S) S6
S14	3478	S10(S) (S3 OR S7)
S15	524	S10(S) S5(6N) S6

S16 23192 S1(S) (RISK? OR HEDG?)  
 S17 42433 S10 OR S16  
 S18 619 S17(S) S5(6N) S6  
 S19 3997 S12:S15 OR S18  
 S20 2709 S19 NOT PY>2000  
 S21 1653 RD (unique items)  
 S22 3 S15(S) S3(S) S4  
 S23 25 S11 OR S22  
 S24 16 S23 NOT PY>2000  
 S25 14 RD (unique items)  
 ?t25/3,k/all

25/3,K/1 (Item 1 from file: 636)  
 DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
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04662920 Supplier Number: 62200011 (USE FORMAT 7 FOR FULLTEXT)  
**Chase Gets Positive.**  
 Bank Technology News, v14, n5, p33  
 May, 2000  
 Language: English Record Type: Fulltext  
 Document Type: Magazine/Journal; Trade  
 Word Count: 2854

(USE FORMAT 7 FOR FULLTEXT)  
 TEXT:

New York-based Chase Manhattan Bank is preparing to launch a system that allows corporate **clients** to reconcile their checking accounts through the Internet. The technology, called the Positive Pay Exception...

...Lisa Burghardt, assistant vice president in the Chase Treasury Solutions division. Presently, when Chase business **customers** write checks, they send a list of the drafts to the bank. When the check it to the **client** to find out if it should be paid. The Positive Pay system not only cuts...Pay builds on IME in that, instead of Chase photocopying and faxing checks to corporate **clients**, it produces an image of the check and scans the images into the server via the Internet. "The **clients** view them (over the Web) and send back their responses," Burghardt explains. Using a pull...

...check then can be paid out, rejected or in some way modified. That means the **clients** don't have to type anything out, helping to avert errors. The system is secure...server, Pastore says. A pilot of the program is under way at one undisclosed Chase **client** and "is going well," Burghardt says. Long term, the bank hopes all corporate **customers** will adopt the Positive Pay software. On the other hand, if a company's Internet...services companies or for any companies that are obligated to disclose information and report to **clients**," she says. "Positive Pay is simple and effective. And it forces **clients** to conform to a format in a much more controlled process." According to Darcy Fowkes last 18 months companies have "recognized that they have online relationships with **customers**, and they want to leverage those relationships for more value. The logical way is through...bank wanted a comprehensive platform for electronic messaging. "This is a common story among our **customers**," he explains. Before Positive Pay, Chase launched its Internet File Delivery in June 1999, also ...

...to use the new service was Chase Treasury Solutions, the bank's cash and treasury **management** unit, which offers corporate **clients** the ability to access demand deposit account statements and other information ... Tumbleweed has several smaller competitors in its industry, Pastore says its biggest competitor "is our **customers** who think they can do this on their own." - Jan Jaben-Eilon "FICO" Creator Makes Credit **Decisions** On Web **Consumers** want quick approvals online, and Fair, Isaac & Co., is

ready to provide instant credit **decisions**, through a Web-based system being made available this month. The veteran in credit analysis...on the Internet this year, and estimates that by 2003 more than \$160 billion in **consumer** credit will be extended online. Fair, Isaac is the creator of the industry's standard **consumer** credit scores, known as "FICO's," and the San Rafael, CA, firm also dominates in providing **decisions** for small-business lending. Now LiquidCredit addresses **consumers** and e-commerce companies' demands for instant **decisions** on the Web, Fair, Isaac says. Traditional credit **decision** processes are choked with paperwork: documents that needed to be approved by multiple **managers**, lengthy **credit** analysis, and never-ending workloads for underwriters. "With LiquidCredit, we're targeting the online lenders, leasing **agents** and brokers who want a quick and easy credit transaction **decision**-making tool," says Raffi Kassarian, vice president of business development at Fair, ...so new, it's making them readily available on the Web that is, he explains. " **Clients** can interface with us directly through an e-commerce site or Web browser or through their Web hosting **agent**, so we can make **decisions** for them using their own lending criteria. That sort of product is not available (elsewhere) right now." One LiquidCredit **customer**, an electronic goods manufacturer, connects through the system to its bank, which ultimately decides whether to extend credit to a **customer**. "The application is completed and sent to us electronically, and we can get an ...answer back to the e-tailer within 30 seconds," Kassarian says. Based on information in **consumers'** credit reports, which LiquidCredit pulls, Fair Isaac automatically evaluates the riskiness of an applicant. That evaluation is distilled into a score that may or may not meet the **credit** grantor's idea of acceptable **risk**. LiquidCredit includes transaction **management** tools and the ability for businesses to design their own **decision** criteria. LiquidCredit can be used for both business and **consumer** credit **decisions**. Companies can use LiquidCredit on their own Web sites or they can remotely access it for **decisions** made in stores, call centers ...and CEO of Fair, Isaac. "We think that using the Internet to simply make faster **decisions** is not enough. With LiquidCredit, we think we're providing the right credit **decisions**, instantly. The right **decision** means more than approving a single transaction; it means finding the **customer** who will be profitable and loyal in an ongoing relationship." -Brian O'Connell Arena Nurturing E-Community Is the **customer** tug of war between financial institutions and Web portals escalates, banks and brokerages are looking...  
...to build message boards and "hosted chat" sessions into their Web sites. Such features provide **customers** an outlet to share their thoughts, while giving institutions a way to monitor **customer** interests and concerns. "Everyone ...the problems that arise for financial institutions online are fragmentation of users and dilution of **customer** loyalty." Building a Web community helps combat that sense of online isolation and erosion of...

...and says its old Web bulletin board-a standard tool for fostering a sense of **customer** togetherness ...to take a network approach." That means Arena's Web community-building product connects numerous **customers** online over their **individual** financial institution's Web sites. For example, to access the electronic forum, online banking or brokerage **customers** simply click on a designated Arena link and are transported to a branded message board area where they can post messages and read responses from other **customers** on a variety of topics. "Users mainly talk about financial matters," Eliopoulos says, "but 10...vendor provides information on site users' interests, helping institutions refine their marketing strategies. To safeguard **consumer** privacy, personal identifying information is omitted, Eliopoulos says, although member firms assign **customers** confidential identifiers. "Bank **customers** are just numbers to Arena. We don't learn who each **individual** **customer** is, and we don't share **customer** information with the banks' competitors." To hedge its bets, however, Arena in its online promotional material rejects any responsibility for how member companies use **customer** data, deferring

liability for any privacy violations to participants. States the company: "Arena does not control the privacy policies of member sites, our advertisers and other **third - party** sites to which we provide banner ads and links. Arena Networks assumes no responsibility or liability for those **third - party** policies or the actions of non-affiliated **third parties** or members." Arena's service comes in three flavors: select, standard and basic. Each differs...in the organization to get things going," he notes. At press time, Arena had 17 **clients** beta testing its service, including Enterprise Bank, an ...in numbers online," Eliopoulos concludes. "Partnering and allying with other companies and learning about your **customers** is what's needed for success on the Web." - Maria Bruno  
Baltimore To Secure Mobile...

...more secure for e-commerce. Merchant acquiring banks should welcome the technology since their business **customers** are being walloped by credit card fraud ...in late March completed its acquisition of CyberTrust Solutions Inc., a Needham Heights, MA, former **subsidiary** of GTE Communications Corp. that issues and **manages** certificates." Cell phones today use digital signatures without digital certificates (for **consumers** )," Fallon says. Although the signature ensures that the transaction hasn't been tampered with in...the identity of the user. With what Baltimore proposes, different entities all vouching for an **individual** in different capacities could wirelessly link their certificates to that one phone. The phone "points...someone who knows the personal identification number associated with it gives some assurance that the **person** engaged in e-commerce on that phone is its owner. Still, many CAs and banks...

...have been little used in retail applications, partly because of the distribution issue, partly because **consumers** haven't wanted the bother of installing certificates on their PCs. As **consumers** start to buy cell phones en masse, the certificate installation problem will be solved if...

...already in it or reached through it. Baltimore's proposed remote certificate arrangement, which allows **consumers** to refer to multiple certificates, solves other problems, as well. **Consumers** won't have to clog up their phones storing all these certificates, notes Guy Singh, Telepathy product **manager** . " **Consumers** can have as many certificates as they want with minimum bandwidth," he said in one...promote Telepathy. In cell phone-based e-commerce, certificates have only been used on the **consumer** side in test applications with one type of phone, Fallon notes-those based on GSM...analyst with GartnerGroup, Stamford, CT, says he has not heard of other digital certificate providers **suggesting** a remote certificate arrangement. Generally speaking, he adds, certificates represent a "huge improvement" ...fraudulent, he says. E-commerce via WAP cell phones has moved beyond the test phase. " **Consumers** are making purchases with cell phones all over Europe, in Asia and, to a lesser...

...cinema tickets, etc." A cautionary report from Ovum Inc., London, says it's "debatable" whether **consumers** want mobile e-commerce, but concedes that the market has "enormous potential." Should

25/3,K/2 (Item 2 from file: 636)  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
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04198811 Supplier Number: 54906491 (USE FORMAT 7 FOR FULLTEXT)  
**News in Brief.**  
Cards International, pNA  
June 9, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2011

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...equity share in Partners First, a Baltimore-based credit cards company, to Harris Bank - a **subsidiary** of Bank of Montreal - generating a pretax gain of approximately \$50 million in cash. Partners...

...are subject to an annual fee of [pound]550, have no credit limit and offer **customers** a concierge service. A team of consultants - specialists in travel, entertainment and finance - will be available to **advise** cardholders on holidays, restaurants, clubs as well as investments. Competition is increasing for the high...

...and broker, is believed to have opened 370,000 Visa Signature accounts via its cash **management** account. Other such brokerage-linked upscale cards launches are expected shortly. MasterCard to change Maestro...

...Associates gets BP Amoco private cards business ASSOCIATES FIRST CAPITAL has agreed in principle to **manage** the combined proprietary **credit** cards programme of BP Amoco in the US. The agreement follows the merger of BP and Amoco in December 1998. Associates has **managed** and issued Amoco's cobranded cards programme since 1984 and it purchased Amoco's proprietary ...

...additional locations worldwide. ANZ appoints new head of cards ANZ HAS appointed Brian Hartzler as **managing** director, global cards, replacing the highly respected Charles Carbonaro who retires later this year. Hartzler...

...two years. The two organisations have signed a joint agreement that represents Abbey's largest **third - party** link-up. The bank has around 2,300 ATMs throughout the UK, 900 of which...

...in remote locations and this latest initiative will go that bit further in making our **customers** ' lives easier," said Abbey National retail **managing** director Andrew Pople. The move follows a similar deal last month between Halifax and Esso...

...offer a single point of service for merchant services and Internet payment capabilities, backed by **customer** service and technical support, said Sarah Billings, vice-president and e-commerce strategic **manager** for ABN AMRO and LaSalle. UK posts bumper cards spending for April DEBIT AND credit...a 5 percent increase from March. Schwab waives ATM charges for high net worth US **clients** US ONLINE broker Charles Schwab & Co is offering its high net worth and active trader **customers** access to ATMs at no charge, if they sign up for Schwab Access, a new cash **management** account. Schwab said it would waive all of its fees and rebate charges imposed by other financial institutions every time **customers** use their Schwab Access Gold Visa debit cards to withdraw cash from ATMs. First Data names new European head FIRST DATA RESOURCES has appointed Roger Van Scoy as the new **managing** director of its European cards business. He will be responsible for cards processing in Europe...

...to First Data Corporation executive vice-president David Bailis. Van Scoy most recently served as **managing** director of First Data's international efforts in the Asia-Pacific region. Prior to joining...

...programme will include an Internet portal called I-Pay that can issue SET wallets to **customers** and offers hook-ups to merchant sites. Dutch member banks are issuing **customers** with digital certificates from 1 June. While Dutch EuroCard/MasterCard holders will be immediately able...

...US, are to issue cobranded gold charge cards. They will be targeted at Fidelity brokerage **customers** with a minimum cash **management** balance of \$30,000. Meanwhile, AmEx has signed up Banco del Progreso as an independent

...

...double points on Amtrak purchases. Amtrak said it had more than 21 million intercity rail **customers** during 1998. Diners appoints MD for EMEA region DINERS CLUB International (DCI) has appointed Graham Gertz-Rombach as **managing** director for DCI Europe, Middle East and Africa region. He will be based in London...

...chief executive following the resignation of Glenn Highland. Johnson was formally vice-president and general **manager** of the Onan division of Cummings Engine Company. While Highland, who left to "pursue other...

...through PIN-based 'Pay-at-Pump' facilities using Maestro enhancements to existing ATM cards. More **consumers** in the region are turning to debit cards in the current economic situation, according to MasterCard general **manager** for South East and South Asia Sonny Sannon. Japanese cards spending growth slows SPENDING ON...  
...cards approval and issuance through ATMs and higher advance limits - should continue the trend. Several **consumer** finance companies, whose core business is unsecured lending to the higher **credit risk** category, have also entered the cards market. As the recession bit into Japanese travel, overseas...

...cross-network marketing. San Trading back to barter in Russia SAN TRADING COMPANY (STC), a **consumer** goods retailer based in Neftekamsk, Russia, has installed a 'settlement card' system, which enables local...

25/3,K/3 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07911746 SUPPLIER NUMBER: 16954631 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Annual review of federal securities regulation. (Subcommittee on Annual Review of the ABA Federal Regulation of Securities Committee)**  
Business Lawyer, 50, n2, 717-765  
Feb, 1995  
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 23474 LINE COUNT: 01896

... and operating data for which such information is provided in the official statement to any **person** upon request and to provide such information annually to any state information repository and must...

...the purchase price for, or the proceeds from the transaction are transferred solely between the **customer** and the investment company or unit investment trust, its transfer **agent**, custodian, or other designated **agent** that is not an associated **person** of the broker-dealer. Id. (50.) Id. at 85,949 (to be codified as amended...F.R. sections| 240.10b-21t (1994)). (69.) Notice of Assumption or Termination of Transfer **Agent** Services, Exchange Act Release No. 35,039, Current| Fed. Sec. L. Rep. (CCH) paragraphs| 85...or reorganization of one or more limited partnerships in which some or all of the **investors** receive new securities or securities in another entity. Id. at 85,998 (to be codified... eliminated. Only the amount and percentage of brokerage commissions paid to affiliates of the investment **adviser** need now be disclosed. Securities act Release No. 7102, supra note 137, at 85,820...

...by the investment advisor has been limited from disclosure of fee information for all funds **advised** by the same advisor, Investment Company Act Rule 20a-2(b)(4), 17 C.F...C. subsections| 80b-1 to 80b-21 (1988 & Supp. V 1993). (161.) Disclosure by Investment **Advisers** Regarding Wrap Fee Programs, Investment **Advisers** Act Release No. 1411, 1993-1994

Transfer Binder| Fed. Sec. L. Rep. (CCH) paragraph| 85,338 (Apr. 19, 1994). A "wrap fee" program is a program providing an **investor** with both investment advisory services and execution services for a single "wrap fee," usually stated...

...threshold is based upon the factors set forth in the definition of the term "significant **subsidiary** " set forth in Regulation S-X, 17 C.F.R. sections| 210.1-02(v...

...U.S.C. sections| 2a(v) (1988) (prohibiting trading in any futures contract on an **individual** security unless that security is an exempted security under sections| 3 of the Securities Act...INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF **CREDIT RISK** , Statement of Financial Accounting Standards No. 105 (Fin. Accounting Standards Bd. 1990). (216.) Statement of ...

...Am. INST. OF CERTIFIED PUBLIC ACCOUNTANTS' SPECIAL COMMITTEE ON FINANCIAL REPORTING, IMPROVING BUSINESS REPORTING - A **CUSTOMER** Focus (1994). (227.) The AICPA Special Committee on Financial Reporting was formed in the spring...

...Rep. (BNA) No. 26, at 1014 (June 28, 1991). (228.) Id.; Sally L. Hoffman, Controversial **Recommendations** for Financial Reporting Changes, Attorney's Alert (1994). (229.) IMPROVING BUSINESS REPORTING - A **CUSTOMER** Focus, supra note 226. (230.) Hoffman, supra note 228. (231.) IMPROVING Business REPORTINC - A **CUSTOMER** Focus, supra note 226. (232.) Id.; Hoffman, supra note 228. (233.) Hoffman, supra note 228...

25/3,K/4 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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07189291

PR Newswire California Summary, Monday, Sept. 13, 1999 up -2-  
PR NEWSWIRE

September 13, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1265

... bc-CA-Public-Eye-Surveys (LOS ANGELES) Public Eye's Summer Surveys of 2500 Online **Shoppers** Reveals An 'Expectations Gap' Between Many Small E-tailers and Their **Customers** LAM073 09/13/1999 08:08 r f bc-IL-Mercantec-IBM (CHICAGO) Mercantec and...

... GLOBEtrotter Partner to Support Web-Based Purchase Orders And Delivery of Software Licenses to Corporate **Customers** ; New SFM083 09/13/1999 09:03 r f bc-CA-BrightStar-elect (PLEASANTON) BrightStar...

... NCR-Reliant-Energy (DAYTON) Reliant Energy Selects NCR and Genesys Team to Implement Internet-Enabled **Customer** 'Contact' Center SFM066 09/13/1999 09:15 r f bc-CA-XOOM.com-Members...

... 31 r f bc-PA-Rittenhouse-web (RADNOR) Rittenhouse Financial Services, Inc. Debuts Web-Based **Customer** Collaboration System SFM093 09/13/1999 09:34 r f bc-CA-MA-Battery-Appoint...

...10:15 r f bc-CA-Entelos-elects (MENLO PARK) Internationally Known Expert on Weight **Management** , James O. Hill, PhD, Joins Entelos Obesity PhysioLab Advisory Board LAM005 09/13/1999 10:30 r f bc-CA-Donner-Corp-Buy (SANTA ANA) Donner Corp. International Reiterates Buy **Recommendation** on Carbite Golf, Inc. SFM015 09/13/1999 10:30 r n bc-CA-CSEA-Deadline-IRAs



(SACRAMENTO) Deadline Looms for Taxpayers to Switch Back From Roth IRAs,  
**Advises** CSEA NEM038 09/13/1999 10:46 r f bc-CA-Unveils-Programs (SAN  
FRANCISCO...

...13/1999 11:28 r f bc-MI-CA-DTE-solar-power (PLEASANTON) DTE Energy  
**Subsidiary** to Develop Solar Energy in California PowerPark LAM053  
09/13/1999 11:29 r f...

... GA-UPS-Oracle-First (REDWOOD SHORES) Oracle and UPS to Develop Industry  
First Supply Chain **Management** Solution SFM001A 09/13/1999 12:00 r f  
bc-TN-Robert-Mondavi (NASHVILLE) Robert...

... bc-CA-Blue-Skies-Market (LAFAYETTE) Blue Skies Marketing & Public  
Relations Staffing Solutions Rides The **Outsourcing** Trend to Success  
SFM031 09/13/1999 12:00 r f bc-CA-USWeb/CKS...

... f bc-CA-RightPoint-Europe (SAN MATEO) RightPoint Appoints Industry  
Veteran as Vice President and **Managing** Director For Europe SFM106  
09/13/1999 12:50 r f bc-CA-Sun-Netscape:...

25/3,K/5 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04552742

**Retrospective, Remember this?**  
Euromoney  
June 10, 1999 PAGE: 82, 092 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 3646 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...Eurco loan, which enjoyed no special privileges, met  
with a somewhat cool reception. Continental European **investors** in  
particular were reluctant at first to subscribe to the 8.75% 20  
million Eurco...offer was made; and the borrower had no say  
in the formation of a co- **management** group for the issue. CSFB  
could do whatever it liked with the GMAC paper. That...

...books. A reversal of the bond market rally that week could have  
meant disaster.

The **decision** to take the \$100 million on CSFB's books was von  
Clemm's own. But...

...Oswald  
Gruebel, had given his assessment of the outlook for dollar  
bonds. Steven Licht, the **managing** director in charge of CSFB's  
Eurocurrency trading, had contributed his **advice**. And Hans-Joerg  
Rudloff, the most recent recruit to von Clemm's team, was  
monitoring the views of institutional **buyers** on the syndication  
side.

"I'm glad I didn't have to shoulder that risk...

...with its new-style bought deal was the risk  
of the bonds being dumped. Issue **managers** dream of inventing a  
foolproof method to prevent underwriters and co- **managers** from  
dumping their paper in the grey market. Lead **managers** in the  
Eurobond market are reluctant to admit it publicly, but the worst

perpetrators of this particular offence are often co- **managers** .  
"In a competitive market your co- **managers** are also the most frequent offenders," says a senior investment banker acidly. "In a fixed...  
...be ruined."

If the borrower insists on having a say in the formation of a **management** group, the lead bank may be forced to bring in a co- **manager** whose placing power is suspect. "We weren't prepared to go out and discuss with the issuer which banks should be included in the **management** group," says von Clemm bluntly.

#### COSTA RICA'S NEAR-DEFAULT EXPERIENCE

December 1981/January 1982...President Carazo is a lame duck with barely a quack left in it.

"He made **decisions** , reversed himself, sometimes reversed the reversal, and then reversed that," says an opposition member of...  
rescheduling proposals on November 12. Four days later Costa Rica met the five bond lead **managers** (Singapore Nomura, BNP, DG Bank, European Banking Company and Banque Gutzwiller Kurz Bungener) at the...

...heated two hours trying to persuade the Costa Ricans to change their minds, the lead **managers** left with a message ringing in their ears. "You will receive a telex immediately confirming Costa Rica's **decision** ."

But the telex was never sent. At least one lead **manager** was given the impression that the announcement of the bond rescheduling was made to satisfy...

...commercial bankers, on the other hand, feel that, when the chill winds of rescheduling blow, **investors** shouldn't be any more sheltered than they are.

#### THE JAPANESE ARE COMING

October 1985...York. It is scarcely surprising an intense battle is being fought in Tokyo in money **management** . This year several commercial banks - Fuji and Sanwa, for instance - have formed asset- **management** arms.

Most houses will boost their underwriting activities by using their in-house funds as...

...Japanese don't breed traders, so the thinking goes, because the habit of taking group **decisions** is so ingrained. "Initially, we were weak compared with the American firms, but we are...

...Sumitomo Trust, for example, is now picking up a few tips about western-style money **management** from Security Pacific, since the banks began exchanging investment **advice** last June.

This may have a familiar ring to executives in the European ship repair quite convinced they will win. One **managing** director puts it succinctly: "We try harder."

#### TURNING LDC DEBT INTO JUNK

September 1987

Distressed...

...of Latin

American debt, convert it into junk bonds and sell it to junk bond **investors** ? In the corridors of this year's World Bank meeting, dozens of wise men will...

...of some description slapped on the new security - but the World Bank is unlikely to **risk** its **credit** rating in this way. In the absence of a guarantee the only route is higher...Swayne, head of capital markets products at Chase Manhattan in London.

Among the "smart money" **investors** is James Goldsmith, who has set up an LBO fund with Jacob Rothschild. Ascher Edelman...

...part of your business.

For example, when Racal Electronics sold part of its cellular phone **subsidiary**, Vodafone, the share offer was aimed mainly at the US. "The day the partial spin...

...the growing availability of finance in Europe, particularly mezzanine finance, will allow small companies or **management** buy-in teams to make multi-billion-dollar bids for public companies. The UK bid...and to sell unwanted divisions coincides with a rise of entrepreneurial spirit among the European **management** class. Buy-outs used to be small beer and were dominated by specialized venture-capital...

...Even

in sleepy Norway, Chase Manhattan Bank last month advertised in the financial press, inviting **managements** interested in buying out their firms to contact it.

#### THE DANGERS OF DERIVATIVES

September 1992

Senior **managers** have little concept of the horrors that lurk inside their derivatives departments, warned Peter Lee...

...beaver away quietly on their financial technology unsupervised by regulators and, often, uncontrolled by senior **management** which had only a sketchy grasp of what they do.

The regulators' main concern is to keep technology and **management** systems developing apace. Leslie Rahl, a consultant who worked for 20 years at Citibank says: "I wonder how many senior **managers** can actually read the reports their derivatives teams give them." Third, some established dealers have...

...derivatives market, and by far the simplest products, are interest rate and currency swaps. Here **credit risk** is the most important element. If you deal with counterparties you are sure will honour...

...their

credit exposure and act when warning signals start to flash: they look for a **third party** with a different view of the **credit risk** or they look at other options such as repricing or demanding

collateral.

What distinguishes derivatives...

...is a monumental task  
which no firm has yet achieved.

The only solution is for **managers** to carry around in their heads a sense of any complex trades or positions particularly...  
...of global, real-time information derived from a machine," says Michael Davis, deputy global risk **management** executive at Chase Manhattan. "There is no substitute for senior **management** walking around the trading floor, talking to traders and asking what is going on."

Most...desperate  
to hire technology and back-office experts.

Another important role of firm-wide risk **managers** is to prepare contingency plans for major shocks: a sudden spurt in inflation, a major...

...year's attempted coup in the Soviet Union or the invasion of Kuwait.

The real **management** challenge is to analyze the return traders produce against the risks taken to produce them...

...John Reed. "I was shocked, even alarmed, when I heard the news," says one fund **manager** .

This year a series of mishaps has distracted attention from Citicorp's operating improvement. In...overregulated business with unfavourable risk-return characteristics in its basic component, commercial lending. The best **management** philosophy for the bank was to constrain growth within the limits of each market and...

...credit costs.  
The bank would cut costs by \$1.5 billion a year, trim senior **management** and raise \$4 billion to \$5 billion in capital.

Now, as 1992 draws to a close, Citicorp **management** can feel proud. They have delivered what they promised in the five-point plan in...

...annualized basis it will  
be \$7.2 billion, bang on target.

Now - shareholders hope - that **consumer** credit costs have peaked, Citicorp will begin to deliver strong earnings figures, particularly from its overseas **consumer** and wholesale business. "I believe that the Citicorp franchise is an extraordinarily valuable one and...

...it will be one of the best  
banking businesses in the world," says one fund **manager** .

While most US banks have been cutting back their international wholesale operations and abandoning **consumer** banking overseas, Citicorp has done neither. It has substantial **consumer** banking operations in 37 countries. Most significant of all, Citicorp's

long established network in...

...WHY ASIA WILL KEEP BOOMING

February 1995

In the aftermath of Mexico's forced devaluation, **investors** began to sell Asian currencies and stock markets. Garry Evans predicted that Asia would survive these attacks. Its strong fundamentals would make it the favourite of emerging-market **investors** for years to come.

The only show left in town

In the first three weeks of 1995 withdrawals by foreign fund **managers**, spooked by the crisis in Mexico, pushed even the best Asian stock markets down. Seoul...to the region.

After the January sell-off, there are plenty of bargains for fund **managers** brave enough to come back. "Hong Kong stocks are almost at fire-sale prices," says Ian Boyce, **managing** director of Schroders Asia. The Indian market looks even cheaper.

How will Asian borrowers raise...

...European banks. "For European banks, Asia is their number-one priority," says Christian Zuegel, a **managing** director at JP  
...

25/3,K/6 (Item 2 from file: 267)  
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04550858

**Out Takes**

Ron Cooper

Investment Dealers Digest

May 31,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1657

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...of some of Credit Suisse's operations in Japan.

Its Credit Suisse First Boston securities **subsidiary**, while denying the allegations, apologized on May 21 to Japanese regulators and took disciplinary actions...

...His replacement in that post will be Robert Stein.

Paul Haigney has been named a **managing** director at Lazard Freres & Co. LLC in its Internet and technology investment banking group. Haigney...

...and acquisitions, including Lycos, CMGI, Geocities, Alcatel and Samsung.

James Weber has been named a **managing** director in mergers and acquisitions at U.S. Bancorp Piper Jaffray. He will head up...

...The Coleman Company as vp of corporate development and president of O'Brien International, a **subsidiary** of Coleman.

David Odenath, Jr. has been named president of Prudential Investments, the insurance company...

...annuity business. He replaces Brian Storms, who left to become president

of Mitchell Hutchins Asset **Management** Inc. Odenath will report to John Scicutella, chief executive of Prudential **Individual** Financial Services.

Odenath joins from PaineWebber, where he was senior vp and director of sales for the company's investment consulting group. Prior to that, he was at Hyperion Capital **Management**, where he was **managing** director of marketing. Earlier, he was at Prudential Securities Inc., where he was a financial **adviser** and later, director, equity transaction group, Prudential Bache Capital Funding.

Mary Foust has joined Hambrecht...

...services group.

In her new post, Foust will report to Donald Nejedly, senior vp and **manager** of H&Q's San Francisco executive financial services office.

Peter Hancock has been named...

...post, Hancock will add the title to his duties as chairman of Morgan's risk **management** and capital- **management** committees. Until January, Hancock was head of Morgan's fixed-income business.

Separately, David Jeffries is joining the firm's **consumer** retail investment banking group, responsible for transactions in the retail, food and drinks industries. Jeffries will report to John Sheldon, head of **consumer** retail mergers and acquisitions, and to Jamie Grant, who leads the **consumer** retail investment banking operation.

Jeffries joins from Lehman Brothers, where he was a **managing** director in its retail team.

In another separate development, Chris Durbin has joined J.P. Morgan Investment **Management**, the bank's asset **management** arm, as chief investment strategist replacing Larry Smith.

Durbin, who is currently co-head of...to track down their identity after issuing subpoenas to America Online Inc. and other Internet **service providers**.

Timothy Comiskey has been named a director of Fitch IBCA's financial institutions group.

Comiskey joins from Barclays Capital, where he was an associate director in **credit risk management** and served as team leader in the domestic financial institutions group. Prior to that, Comiskey...

...an associate financial institutions analyst for Standard & Poor's Corp.

Silvio Conforti has been named **managing** director of WestLB Panmure's investment banking business in Italy.

Conforti joins from UBS, where he was a **managing** director and head of Italian corporate finance. From 1991 to 1996 he was a **managing** director at Lazard S.p.a. in Milan.

Based in London, Conforti will report to...

...Stanley for seven years.

Thomas Nappi has been appointed equity investments analyst for HGK Asset **Management** Inc. in Jersey City, NJ. Nappi joins from BCS Brokerage Inc., where he was a...agreed to invest \$300 million for a minority stake in Datek Online Holdings. The three **investors** are Group Arnault, the company controlled by Arnault, Vulcan Ventures, the investment firm run by...

...Leach has been appointed executive vp and chief investment officer for Wells Fargo's private **client** services business.

Leach joins from ABN Amro Asset **Management** (USA), where he was CEO, president, chief investment officer, and a director.

The private **client** services division provides a wide range of equity and fixed-income investments, as well as...

25/3,K/7 (Item 3 from file: 267)

DIALOG(R) File 267: Finance & Banking Newsletters

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04537602

**New Kids on the Capital Markets Block: Reinsurers want not only to securitize every insurance risk imaginable, but to go head-to-head with Wall Street in other key areas, too**

Lawrence Richter Quinn

Investment Dealers Digest

August 3, 1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 4175

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...next time a global insurer or multinational corporation needs access to the capital markets to **manage** risks of almost any sort, Swiss Re New Markets wants the business.

"Until recently, virtually anyone wanting to raise debt or equity or **manage** any number of financial risks went first to Wall Street," says Shimpi, a principal and...

...if the primary insurers are mutual rather than publicly-traded companies, they need to better **manage** their balance sheets to post higher returns than those traditionally gleaned by keeping various insurance...

...of Financing Risk & Reinsurance, a newsletter launched in April by the Dallas-based International Risk **Management** Institute.

But the new capital markets groups want to branch out, too. They want to ...

...their books rather than laying them off immediately, these groups expect to lower overall risk **management** costs in a way that commercial and investment banks cannot.

"People ask me all the...institutions, whatever their background, will look like, and who will best be able to meet **customer** demands."

This race to form and staff capital markets groups has its critics, however. Privately...

...And even that comes into play only in larger CAT deals bought by scores of **investors**. Otherwise, the new capital markets groups are quite capable of placing entire deals themselves with **investors**.

At the same time, reinsurers enjoy many distinct advantages, including access to and familiarity with...to be able to offer the value-added reinsurance and insurance products and services their **clients** increasingly are demanding.

But unquestionably, the single event that has done the most to push...

...homeowner insurer, issued \$477 million in securitized CAT bonds that were bought by 62 different **investors**. USAA had been particularly hard hit by Andrew, paying out \$555.2 million.

The USAA...

...was oversubscribed by 25 to 1 and overnight whetted the appetite of investment banks and **investors** alike for more risk ...product.

The stampede to securitize catastrophes and to start capital markets groups had begun.

Ironically, **investor** demand for CAT bonds so far this year has been weak, primarily because of a...

...one banker.

The good news, though, is that spreads have tightened as more and more **investors** have come to understand the product. USAA's second deal priced at 416 basis points...

...groups."

"There's terrific interest in these new positions from the Street," says Drew Mandler, **managing** director of executive recruiter Smith Hanley Associates in New York. "They can't offer the...areas by 25%. Both Sun Microsystems Inc. and Medtronic Inc. reportedly are examining similar proposals.

" **Managing** each risk independently, as they have traditionally, a company misses an opportunity," notes Scott Sanderson...

...global risk finance and consulting at Marsh & McLennan in Minneapolis. "When non-correlated risks are **managed** together, they have a lower volatility than when they are viewed independently."

Marsh & McLennan is...out that companies themselves benefit because they don't have to worry as much about **managing** their exposures daily and trading exchange-traded futures or derivatives products. "That's because, as...

...exposures are hedged with longer-term derivatives. So what the company has to worry about **managing** and trading is the risk that they retain, that is, what we don't cover...

...same."

These groups may move into other areas as well. "For our insurance and reinsurance **customers** we may provide a broader array of services," says David Mocklow, a director at Aon Capital Markets. "That might include M&A **advice**, or anything related to capital **management** that they need."

Mocklow is one of the new capital markets executives who aren't...

...initial problem was. On the other hand, we have an advantage because we know our **clients** almost as well as they know themselves. Our **clients** appreciate that we understand the regulatory, pricing and other concerns that they have, but if...Wall Street firm. What is more, in mid-April it launched Arrow Re, a reinsurance **subsidiary** in Bermuda.

Goldman's aggressiveness has been enough to discourage at least some in the...

...well-established track record in mortgage-backed and other asset-backed securities, expertise in risk **management** and risk **management** technologies as well as in distribution and pricing, and we want to apply all of...

...and structured finance solutions, combining insurance and other financial risks; it will also cover political **risk**, trade **credit** insurance and life/annuity reinsurance. "We don't expect people to change the way they..."

...Stanley's also clearly interested in building its insurance-related capital markets capabilities. It sole **managed** a transaction for Freddie Mac, securitizing the mortgage insurance risk for a \$20 billion loan... which has just over \$100 million in capital, and Enterprise Advisors, Inc., a licensed insurance **intermediary**, in New York (Chubb and Kansas City-based Employers Reinsurance Corp. are also backers), launched...

...really do take off, so they may have a team of two or three-a **managing** director and one or two quants-looking at this, but it's basically a wait...some time is that there's no compelling reason to securitize," says Daniel Jones, senior **managing** director of finance at Gerling Global Financial Products in New York. "Life insurance companies want..."

...CAT bonds," admits J&H Marsh & McLennan's Sanderson. "If you look at these, an **investor** has to put up a dollar for every dollar of limit the insurance company has..."



25/3,K/8 (Item 4 from file: 267)  
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04536662

**STRUCTURED FINANCE, Tyseley in debut UK muni securitisation**  
Euroweek  
July 24, 1998 PAGE: 016 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 1101 RECORD TYPE: FULLTEXT

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TEXT:

Sterling **investors** had their first chance to buy a  
securitisation of UK local authority obligations this week...

...Council to burn all its municipal rubbish.

Tyseley Waste Disposal is owned by Onyx Environmental **Management** ,  
one of the leading waste **service providers** to UK local  
authorities, which is an indirect but wholly owned **subsidiary** of  
French utilities giant Vivendi.

The concession was signed in 1994, before the UK's...  
...an #88m 15 year loan to finance the  
construction. Early last year CCF, as financial **adviser** to  
Vivendi, proposed a capital markets refinancing.

"This is a breakthrough deal," said a structured...

...as well as extending the maturity by five years.

Paribas gained the mandate to lead **manage** the deal in December  
1997, and this week launched the bond through special purpose  
vehicle...UK life and pension funds," said Adrian  
Carr, head of asset backed syndication at Paribas. " **Investors** are  
concerned about liquidity, and some cannot buy bonds of less than  
#100m, but we...

...Finance hospital deal.

"The big attraction was the chance to buy Birmingham City  
Council's **risk** . Of course the main **credit** exposure is to FSA, but  
if there is a default on the underlying structure, FSA can call  
the bonds, so a lot of **investors** look through the wrap. Paper  
from local authorities is very scarce, and the market views...  
...The deal is structured to  
be repayable entirely from the fee income.

"Birmingham has strong **management** and very reasonable levels of  
leverage," said a spokesperson for FSA. "The authority had some..."

25/3,K/9 (Item 5 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04532061

**Russian Custody, Your shares in their hands**  
Central European  
March 199 00, PAGE: 35, 038 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 3407

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...plans to start an initiative in May to tackle this terminology problem. As more conservative **investors**, such as pension funds and insurance companies, begin to eye up the colossal Russian market...

...seems the market is responding. The Depository Clearing Company, (DCC), now operating as a transfer **agent**, is to set itself up as the clearing and settlement centre for all Russian trading...the account not because we use RTS, but to keep this option open to our **clients** if they like the look of it. If there is a sufficient pool of securities, then **clients** will be able to do in-house transfers of securities avoiding expensive re-registration costs...

...of custody at Chase Manhattan Bank International agrees. "We will open an account if our **clients** request us to do so," she says.

A chicken-and-egg situation has developed, and...

...needs the approval of the big market players to make the scheme work. Without a **client** base, the cost of settlement will not come down and a book-entry system could not be established. The custodians and **clients** behind them are reluctant to add an extra element of risk to an already volatile...

...behind. We will do due diligence and after that it is the choice of the **client** to participate," says Chris Evans, head of custody at Citibank, who envisages the scheme being...

...bank's assets and then, if this is successful, market the clearing company to its **clients**. Creditanstalt and Troika Dialog have already moved all of their shares into DCC accounts.

The...

...DCC has appointed Lloyd's of London as its insurer and hopes this will reassure **investor** concerns over **risk management**.

Interbank **Credit** Union (MKS) is the likely contender to act as the settlement bank. "If the DCC...DCC."

The new clearing company will have to concentrate on marketing its product to potential **investors**. "We made a trip to New York at the start of January and met with...

...at the Micex depository. The centre has been in talks with Euroclear, which has been **advising** it on start-up operations. "There is a possibility that NDC will act as a depository within Russia for Euroclear **clients** at some point," says Mikhail Matin, the centre's head of international co-operation.

Unexim...

...Micex equity  
depository arrangements. The central bank says if Unexim were to  
form a breakaway **subsidiary** to perform these depository  
activities, it would not be in breach of legislation.

It remains...

...Unexim with agrobonds, Vneshtorgbank  
for finance ministry bonds and the Savings Bank for savings  
bonds.

**Investors** are interested in the long-term possibilities of  
establishing some kind of link between DCC...acting  
depositories. It will be a voluntary scheme but, as a government  
enterprise, should offer **investors** a greater protection of  
rights," says Alexander Kolesnikov, deputy chairman at the  
federal commission for obstacle that custodians and **investors** may face is  
the  
reluctance of registrars to surrender their business. "A **client**  
asked me to find out how much it would cost to transfer all of  
his...

...mechanism in the  
middle of the Russian settlement process that may well be  
something our **clients** would be interested in," says one global  
custodian.

Unexim Bank is launching in February a...

...local broker with diminished counterparty risk," says Unexim's  
Tomlianovich.

There has also been the **suggestion** that the Bank of New York may  
introduce a similar scheme of DVP dollar settlement...

...DVP as if it is the be and end all," says  
Julian Gladwin, regional network **manager** for Europe at Northern  
Trust. "In a market like Russia, I need to be sure...

...currency control rather than through exotic  
settlement hybrids.

The current tax situation for non-resident **investors** is unclear.  
A 15% withholding tax on dividend payments is now deducted at  
source. Some...

...this.  
"CSFB have recently created a scheme to collect dividend payments  
and deliver them to **clients** in dollars," says Gladwin.

The 20% capital gains tax on non-resident-Russian-sourced income by the  
federal securities commission.

"We **recommended** that whole chapters of the code must be ripped  
out, including a plan to raise...

...global custodian is unable to set itself up as the nominee  
account holder for its **clients** unless it is a licensed Russian  
entity.

The choice is to have your acting sub...  
...register yourself as the beneficiary owner. The fact that

the law does not recognize the **clients** behind the global custodian as the ultimate beneficiary owners of securities may have tax implications...

...to go bankrupt while acting as beneficiary owner of securities, it is unclear if the **investor** would be able to reclaim its assets. Until grey areas like this are clarified, **investors** will continue to keep all cash settlement outside Russia and avoid rouble settlement, one custodian...

...within Russia remains a competitive issue, although the excess of demand over supply from Western **investors** has stunted their decline. "We have used fees as a controlling factor at the beginning...

...Evans.

He continues: "We were swamped by demand and had to restrict the number of **clients** we took on in order to maintain our service standards." Fees are calculated for safekeeping...

...registration costs, known as out-of-pocket expenses, are charged separately and directly to the **client**.

The fee structure may change depending on the investment strategy of the **client**. "Some **clients** may be interested in spinning the portfolio while others will be interested in specific instruments limited negotiation available on fees. "For a very special **client** we may have leeway to offer a special deal, although on the whole prices are...

...global custodian offers a different opinion. "There are still some exorbitant fees being charged. My **advice** is to shop around and constantly review the situat

25/3,K/10 (Item 6 from file: 267)  
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00038004

**Can Ethan Penner Securitize Rock 'n' Roll?**  
Investment Dealers' Digest  
December 15, 1997 VOL: 63 ISSUE: 50 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: INVESTMENT DEALERS DIGEST  
LANGUAGE: ENGLISH WORD COUNT: 3563 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...and talk the entertainer into securitizing some of his future cash streams to sell to **investors** -an idea that has captured the fancy of Wall Street this year. But his boss...

...that it may never see daylight. "It is kind of a hard sale for most **investors**," says Harold Vogel, an analyst who tracks entertainment for Cowen & Co. "There is already so...

...deal in February that involved David Bowie-the first time the future earnings of an **individual** in the entertainment industry have been securitized. The aging rocker raised \$55 million by selling...his own entertainment-lending division-Nomura Capital Entertainment Finance, which will act as the principal **investor**. Recognizing his limitations in a new

field, Penner has sought to extend Nomura's tentacles...

...Bear Stearns, too, is talking to entertainers and other artists, as well as lining up **investors** for similar deals, particularly in securitizing the expected cash flows of both existing and soon...

...s not necessary for us to put up our capital," says Lisbeth Barron, a senior **managing** director in Bear's media and entertainment group.

"There's so much **third - party** money out there that wants to participate-especially insurance companies looking for diversification."

Meanwhile, other...the need often don't generate the cash flow-making them too risky to satisfy **investors** or pass muster with rating agencies.

Penner thinks he's found a way around the...

...of our media and entertainment banking business. We're getting involved because there are certain **clients** for whom it may be an ideal structure. I want to make sure we have the full range of products to service the **client** relationship."

Meanwhile, all eyes remain on Penner. It is really upon his shoulders that this...

...else-can find a way to make these deals work at prices that can attract **investors**, then this is a huge market and other firms will rush in," explains CSFB's...

...key ingredients for these kinds of deals are quite simple: a stable cash flow that **investors** can count on, an assurance-either through a guarantee or another form of credit enhancement-that **investors** will be repaid, and an issuer that needs the money. The latter can be problematic-especially when the issuer is an **individual**. "The real trick to the deal is why the ...publishing, games and movie classics, says David Wolin, a partner at Willkie Farr & Gallagher, which **advised** on the Bowie deal.

The biggest opportunity may be for companies as opposed to individuals...

...to happen: Investment banks need to figure out how best to structure celebrity deals, and **investors** need to feel comfortable buying them.

There are subtle differences between these deals and typical...

...if GM ran into serious financial difficulty, the loans would still be repaid, because the **individual** borrowers still have to make their car payments-obviously, a huge selling point to **investors**. In a celebrity deal, on the other hand, the issuer is an **individual** artist. **Investors** are far more dependent on the issuer's continued popularity and/or future creativity-either...than decreases over time. But that flip-flop comes with its own set of problems. " **Investors** are used to seeing depreciation of cash flows," says Wendy Geneen Cohn, a director at...

...is inherently imprecise. One way to hedge that uncertainty is to have higher "haircuts," or **credit** enhancements to buffer the **risk**. Another is to diversify the pool of assets, which is exactly what Penner aims to...

...investment banks have not piled into this market is that they are not convinced of **investor** appetite. "We have decided to back off because we have heard mixed reviews from rating agencies and **investors**," says CSFB's Stone. "There's a lot of skepticism."

The supply and need for...

...believes, but that's only half the equation. "I don't think the pricing that **investors** demand for taking on this risk is out there."

That's because the deals so...

...growth is getting deals done without a guarantee-and that will require more return for **investors**.

So far, what would make **investors** comfortable with this asset class,

says Pru's Blum, is an advance rate set correctly, **investor** confidence in the future revenue stream of the entertainer, and a yield set high enough to compensate the **investor** for all the work he had to do to get comfortable with the security.

Fitch...the market's heading," says Fitch's Cohn.

At the end of the day, though, **investor** skepticism remains heavy. "We've seen a lot of transactions that just haven't made sense," says James Hunt, president of SunAmerica Corporate Finance, a wholly-owned **subsidiary** of SunAmerica Inc., a big Los Angeles-based insurer. " **Investor** appetite will really be determined by the risk-reward profile. It all depends on the...

...advance rates to issuers, and still have pricing attractive enough to draw in the institutional **investors** that have proven such big **buyers** of other ABS issues?

Yes, argues Bear's Barron. She, along with other investment bankers...

...and long-term bonds, notes Fahnstock's Pullman, who designed the Bowie bonds.

But for **individual** artists and other copyright holders who are not investment-grade risks, asset-backed can offer...

...year average life and 15-year maturity. They were rated A-3 by Moody's **Investor** Service-a prime selling point to **investors**.

Several industry onlookers who had viewed the deal through slitted eyes took a second look...for 15 years, which was put up as collateral for the deal.

The guarantee reassured **investors** and ratings agencies not only that the bondholders would get all their principal back, but...

...that would allow future cash flows to be so reliably projected, and so attractive to **investors**.

Penner thinks he may have found a way to plug the basic Bowie concept into

...

...he built up in the real estate world. Instead of offering securities based on an **individual** entertainer's future prospects, he wants to bundle large numbers of loans made to rock stars, actors, and **individual** studio executives into diversified portfolios, then securitize them and sell them to **investors**. In theory, the diversity should make the deals less risky, and in effect lower the...

...more, Penner intends to put Nomura's money where his mouth is, acting as principal **investor**. He will make non-recourse loans to be repaid by revenue streams like music or...

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00033749

**PMI Expands System To New Partners**

Mortgage-Backed Securities Letter

October 13, 1997 VOL: 12 ISSUE: 41 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: INVESTMENT DEALERS DIGEST

LANGUAGE: ENGLISH WORD COUNT: 514 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...s largest private conduit of nonconforming mortgages last week as GMAC-RFC, a wholly owned **subsidiary** of General Motors Acceptance Corp.,

agreed to use the PMI system to enhance its loan-purchase programs.

GMAC-RFC said it will use the PMI system to limit its **customers** ' underwriting liability and will waive underwriting responsibilities and warranties on those high-quality loans that...

...PMI also will integrate their automated underwriting systems: GMAC-RFC's AssetWise network and the **DecisionWise** system, jointly developed by PMI and Cybertek Corp.

Such a link will enable users of **DecisionWise** to electronically send loan data to GMAC-RFC and receive **decisions** within minutes about mortgages that GMAC-RFC will invest in, such as home-equity loans, jumbo loans and subprime loans.

The link will be available in the new version of **DecisionWise** that will hit the market in the 1998 first quarter, officials said.

Another recent alliance...

...Union Capital Markets Group, the latter of which will use pmiAura for purchasing and pricing **decisions** .

First Union will be the first conduit that will use the PMI system to assess **credit risk** in its loan performances, company officials said. Last year, First Union purchased more than \$1...

...in jumbo residential loans for securitization.

The Charlotte, N.C.-based company said its new **third - party** originator standards will be based partly on the pmiAura score.

"Providing PmiAura purchase guidelines should bring our network of **third - party** originators a new level of accessibility, ease and predictability," said Trezevant Moore, **managing** director of jumbo conduit and whole-loan trading at First Union.

PMI will also offer...

...originators and lenders, the company said. - C.O.

Prudential Investments has named Robert McConnaughey as **managing** director and senior portfolio **manager** for a newly launched unit that will invest in real-estate investment trusts and other real-estate entities.

The new unit, called Prudential Real Estate Securities **Investors** , will create REIT investment vehicles for both retail and institutional **investors** , officials said.

In addition to his duties in the group, McConnaughey will be responsible for **managing** the portfolio of at least one new Prudential Investments REIT mutual fund, which will be...

...in early 1998.

McConnaughey most recently served at Fidelity Investments, where he was assistant portfolio **manager** for Fidelity's \$2.4 billion real-estate fund. He has worked with Fidelity's Securities **Investors** .

The unit and its affiliate **manage** more than \$8 billion in commercial real-estate investments for about 400 million **clients** . - C.O.

25/3,K/12 (Item 8 from file: 267)  
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00002845

1997 PROMISES FIERCE AND DIFFERENT COMPETITION  
CARD NEWS

January 20, 1997 VOL: 12 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 2128

RECORD TYPE: FULLTEXT

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TEXT:

...both technological and legal terms, and increasingly savvy cardholders.

New on the horizon: tighter risk **management** efforts induced by 1996's record-high delinquencies and bankruptcies; and greater focus on Internet...

...cards become the popular payment mechanism for on-line purchases. Anticipate more issuers turning to **outsourcing** and consolidations to cut costs, and more mergers and acquisitions industry-wide as issuers struggle...

...6), and make sure new programs offer innovative, value-added features that not only attract **consumers**, but keep them. The most successful co-branded programs of 1997 will offer sophisticated, brand-specific value to the **consumer**.

Do Your Homework

It is imperative those new programs are well thought out. A few...

...Westbury, N.Y.

Smaller issuers will find it particularly difficult to compete, and several analysts **suggest** that 1997 could be the year that small issuers evacuate the marketplace by selling their...

...of Synergistics

Research Corp. in Atlanta.

Adcock says the real question is how adept risk **management** divisions can be at predicting and controlling risk. "There's going to be increased emphasis on risk **management** and that works against aggressive marketing." Teaser rates and balance transfer offers will become a lot less prevalent in 1997, he says.

"You're going to see some very careful **management** this year," adds Adcock. "The people who are in the worst ...going to be giving up market share as part of their attempt to get their **credit risk** situation under control."

"Reports have it that bankruptcy will be on a substantial rise, not...

...firm based in Atlanta.

Part of that problem has been that the new type of **person** filing bankruptcy, Brittain says. "The industry has been blindsided" by many of the cardholders who...

...distress on many of the accounts. 1997 will see a host of new, more sophisticated **credit risk** models aimed at predicting the new bankruptcy candidates, adds Brittain.

"For many years, issuers have...

...intelligent co-branded offers;

products that meet the specific needs of a targeted group of **customers**," says Auriemma.

Gone are the days when all a card needed to be profitable was...

...we can't be offering

co-branded cards that offer so much value to the **customer** that it's not economically feasible [to the issuer]," he adds.

"There will be a...

...last year that provided rewards toward GM products.

"The opportunity for major brands to enhance **customer** loyalty with appropriate co-branded programs continues to be good," says Barlow.

Earlier this month...



...a co-branded card with Phillips Magnavox based in Knoxville, Tenn. With the MasterCard product, **consumers** can earn rewards points toward brand electronics products ...for the credit card industry will be solving the security issues, says J. William Bowen, **managing** vice president at First Manhattan Consulting Group. "At some point the **consumer** worry about security will begin to diminish, and things will really start to take off...

...pressure on credit card companies to reduce fees," says Accomando. "What does happen is the **consumer** becomes a lot more educated and aware through the process."

"The next five [pieces of...going to be increasingly difficult for smaller issuers to stay competitive," says J. William Bowen, **managing** vice president at First Manhattan Consulting Group.

Smaller issuers who do stay will make **decisions** about specific areas to focus on. Last week, Columbus, Ohio-based National City Card Services...our success in co-branding," says Jim Gilmour, chairman of National City Card Services, a **subsidiary** of National City Corp.. The company will "redirect investment and commit substantial resources and extensive...

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00000562

**CREDIT RISK MANAGEMENT REPORT BRIEFS**  
CREDIT RISK MANAGEMENT REPORT  
April 8, 1996 VOL: 6 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1149 RECORD TYPE: FULLTEXT

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TEXT:

Credit Data Helping Retailers.  
Retailers may be able to extend credit to **consumers** quickly and safely based on a new system from Atlanta-based Equifax. **Decision** Power-Retail, released last week, delivers pre-screened credit **decisions** in real time for retailers. The system, an expansion of Equifax's credit card-focused **Decision** Power, is customized to match each store's criteria for granting credit. Retailers use the system when **customers** pay for merchandise at the point-of-sale with a personal check and present a...

...terminal and authorized checks automatically are pre-screened for the retailer's proprietary credit card. **Customers** meeting a retailer's pre-established credit criteria are offered a pre-approved on the spot. "If, for some reason, the [ **customer** doesn't qualify], the offer is never made," reducing embarrassing turndowns, said Equifax spokesperson Dave...

...is offering Sentry, a credit bureau-based attrition model intended to help creditors retain existing **customers**. The model, developed for Trans Union by San Rafael, Calif.-based Fair, Isaac & Co., predicts...

...to-five months after being scored. Sentry uses multiple

scorecards to compare the user's **customers** ' total credit activity with all other lenders. Using this information, Sentry creates a comprehensive picture of **customer** credit usage, providing an assessment of the likelihood that **customers** will stop using the user's product. "So, [we'd] come back to you and...

...your Sentry score is 10, which is very low and a [strong indication] that the **customer** is going to leave," says Debra Kammer, product research manager at Trans Union. The model...The new version integrates electronic data interchange (EDI) and insurance processing technology. The system supports **client** -server networks and features an enhanced graphical interface and optical character recognition. Costs vary based...

...end-user size, said John Gilliam, president and CEO. (Insureco, 714/937-2700.)

#### Need for **Risk Management** Grows.

**Credit** card departments likely will want to step up their **risk management** strategies as delinquent **credit** card loans hit a 10-year high. Credit card accounts that were 30 days or...

...ABA). Economists blame the rise on stagnant paychecks, banks' mass marketing of credit cards and **consumer** spending habits. (James Chessen, ABA, 202/663-5000.)

#### Mixed Reviews on Market Outlook.

Risk **managers** may need to deal with significant volatility in the credit quality of the various markets...

...competition," said DCR officials. (DCR, 312/368-3100.)

#### Charge-Off Data Sought by Firms.

Resource **Management** Services Inc. (RMS) and The Debt Marketplace Inc., both of Santa Fe Springs, Calif., are surveying sellers and **buyers** of charge-off accounts. Creditors who have purchased charge accounts, attempted to purchase, sold, or...

...applications over the World Wide Web, say consultants, because a significant amount of lenders and **consumers** already are on-line. "We have [more than] 35 mortgage companies who advertise in our...

...dirs.com/mortgage) and the AAA Commercial Mortgage Directory (<http://www.dirs.com/commercial>) help **consumers** shop for mortgages and locate other residential and commercial mortgage products and services. Most companies...s 800 member merchants. Equifax will work with Checkfax of the Carolinas, a wholly-owned **subsidiary** of GGMA. Checkfax maintains verification information of **consumers** in North Carolina, South Carolina and Virginia, which is expected to expand the verification database...  
...access to Equifax Check Services. (Dave Mooney, Equifax, 404/885-8117.)

#### TRW Adds New Sales **Agent** .

Orange, Calif.-based TRW Business Information Services is expanding its distribution channels, recently signing NACM/Rocky Mountain as an authorized sales **agent** . The Denver-based company will market the sales and data collection of TRW's commercial...

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00000199

**MAGNUM OFFERING CREDITORS BETTER DECISIONS**  
CREDIT RISK MANAGEMENT REPORT  
FEBRUARY 12, 1996 VOL: 6 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 384 RECORD TYPE: FULLTEXT

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TEXT:

Atlanta, Ga.-based Magnum Communications Ltd. hopes to gain a chunk of the **risk management** market share by offering **credit** - and **risk** -based analysis to creditors through its four core products.

"Scorecard companies hand-off the custom model that they've developed for a joint **customer**, and we take the ball from there," says Richard Alterman, director of consulting services and new business development.

The company offers credit **decisions** in areas such as the opening of a new card account, the delivery of a...

...of a line of credit for an auto or home equity loan, says Alterman.

Collection **agents** can use the company's software for collections and in prioritizing account assignments. Mail order companies also can use it to extend credit.

**Customers** who develop their own statistical models or use their own criteria to make credit **decisions** also can consult with Magnum to calculate the credit characteristics at the bureau level.

Magnum...

...software.

Wilmington, Del.-based Beneficial National Bank USA has been using Magnum Communications' products for **credit** - and **risk** -based analysis for ten years. "We've found that they are keeping up with the...

...a lot more flexibility," says Sal Scrozzo, vice president of credit for the bank, a **subsidiary** of Beneficial National Bank Corp. Beneficial presently uses CREDICHECK and CREDIGRANT.

When a credit report...

...the variables or characteristics that are included in the scorecard. Once those characteristics are calculated, **DECISION ASSISTANT** software can assign appropriate points to the characteristic attributes.

**DECISION ASSISTANT**, an on-line, rule-based processor, can be used for implementing applications and credit bureau statistical models, judgmental **decisioning**, and worklist assignment. Another product, CREDISWITCH, is a service bureau offering of the company's products. CREDIGRANT, a new account processing software package, soon will be delivered in a **client** /server environment. Prices vary according to the customization of applications.

The company soon will provide...

?

# Search Report from Ginger D. Roberts

?show files;ds

File 348:EUROPEAN PATENTS 1978-2002/May W01

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File 349:PCT FULLTEXT 1983-2002/UB=20020502,UT=20020425

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Set	Items	Description
S1	439	CREDIT(3N)MANAG?
S2	435	CREDIT(5N) (RISK? OR HEDG?)
S3	359194	AGENT? ? OR INTERMEDIARY OR INTERMEDIARIES OR THIRD() (PARTY OR PARTIES) OR OUTSOURC? OR OUT() SOURC? OR OUTSIDE() PROVIDER OR SERVICE() PROVIDER?
S4	12059	SUBAGENT? OR SUB() AGENT? OR SUBSIDIARY OR (SECONDARY OR BACKUP OR SUPPORT? OR SECOND) (2W) AGENT? ?
S5	441448	CLIENT? OR INDIVIDUAL OR INVESTOR? OR SHOPPER? OR PURCHASE-R? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PERSON
S6	227655	RECOMMEND? OR DECISION? OR DSS OR SUGGEST? OR CONCLUSION? - OR ADVICE? OR ADVISE? OR ADVISING
S7	13870	S4 OR ADVISOR?
S8	63	S1(S) S2
S9	109	MANAG?(S) S2
S10	115	S8:S9
S11	0	S10(S) S3(S) S4(S) S5(S) S6
S12	0	S10(S) S3(S) S7
S13	14	S10(S) (S3 OR S7) (S) S5(S) S6
S14	42	S10(S) (S3 OR S7)
S15	20	S10(S) S5(6N) S6
S16	87	S1(S) (RISK? OR HEDG?)
S17	137	S10 OR S16
S18	27	S17(S) S5(6N) S6
S19	57	S12:S15 OR S18
S20	40	S19 NOT AD>20000901

?t20/5,k/all

20/5,K/1 (Item 1 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00762104

## NEGOTIATED MATCHING SYSTEM AND METHOD

SYSTEM UND METHODE ZUM ZUSAMMENBRINGEN POTENTIELLER HANDELSPARTNER BASIEREND AUF VERHANDLUNGEN

SYSTEME ET METHODE POUR METTRE EN RELATION DEUX PARTENAIRES COMMERCIAUX POTENTIELS

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 776505 A1 970604 (Basic)

EP 776505 B1 000412

WO 9605563 960222

APPLICATION (CC, No, Date): EP 95932140 950817; WO 95IB839 950817

PRIORITY (CC, No, Date): GB 9416673 940817; US 475499 950607

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60

Search Report from Ginger D. Roberts

CITED PATENTS (EP B): EP 407026 A; EP 416482 A; EP 434224 A; EP 491455 A;  
EP 512702 A

NOTE:

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Oppn None: 010328 B1 No opposition filed: 20010113  
Application: 960605 A International application (Art. 158(1))  
Application: 970604 A1 Published application (A1with Search Report  
;A2without Search Report)  
Examination: 970604 A1 Date of filing of request for examination:  
970227  
Change: 970611 A1 Title of invention (German) (change)  
Examination: 980114 A1 Date of despatch of first examination report:  
971128  
Change: 990728 A1 Title of invention (German) (change)  
Change: 990728 A1 Title of invention (English) (change)  
Change: 990728 A1 Title of invention (French) (change)

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200015	464
CLAIMS B	(German)	200015	480
CLAIMS B	(French)	200015	581
SPEC B	(English)	200015	6846
Total word count - document A			0
Total word count - document B			8371
Total word count - documents A + B			8371

...SPECIFICATION factors. Each financial institution has its own systems and procedures for evaluating its exposure. These **credit** and **risk management** procedures are highly confidential and not standardized by any means. As a result, to successfully...

...is a practicable solution to this problem because banks are not likely to standardize their **credit** and **risk management** processes and a customized trading system would be economically infeasible. Also, banks and other trading institutions are extremely protective of information regarding their **credit** and **risk management** procedures and may be unwilling to give out this information to **third - party** programmers who are designing a system or to put this information on line where other...

20/5,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00319023

Interactive market management system.

Interaktives Marktverwaltungssystem.

Systeme de gestion de marche interactif.

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 370146 A1 900530 (Basic)

Search Report from Ginger D. Roberts

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PRIORITY (CC, No, Date): EP 88311120 881124  
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INTERNATIONAL PATENT CLASS: G06F-015/21;  
CITED PATENTS (EP A): US 4567359 A; US 4567359 A; US 4412287 A; US 4412287  
A; FR 2580837 A; FR 2580837 A; FR 2543327 A  
CITED REFERENCES (EP A):  
NACHRICHTEN ELEKTRONIK + TELEMATIK  
COMPUTER SYSTEMS;

ABSTRACT EP 370146 A1

A system (50) for interactive on-line electronic communications and processing of business transactions between a plurality of different types of independent users including at least a plurality of sellers, and a plurality of buyers, as well as financial institutions, and freight service providers. Each user can communicate with the system from remote terminals (62,64,68,70) adapted to access communication links and the system may include remote terminals (62,64) adapted for storage of a remote data base (53). The system includes a data base (72) which contains user information. The data base is accessed via a validation procedure to permit business transactions in an interactive on-line mode between users during interactive business transaction sessions. The system permits concurrent interactive business transaction sessions between different users.

ABSTRACT WORD COUNT: 127

LEGAL STATUS (Type, Pub Date, Kind, Text):

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;A2without Search Report)  
Examination: 910116 A1 Date of filing of request for examination:  
901123  
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930430  
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was refused: 941210

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FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	906
SPEC A	(English)	EPABF1	19738
Total word count - document A			20644
Total word count - document B			0
Total word count - documents A + B			20644

...SPECIFICATION supplier may take part of the credit risk along with the financial institution when the **buyer** accepts its particular products from the distributor. Maintaining the actual balance of outstanding guaranteed may...  
...financial transactions. The daily journal details all the transactions reported as well as all the **advisories** submitted by the system with regard to a particular user. An on-line inquiry service...

20/5,K/3 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00809412 \*\*Image available\*\*

METHOD, SYSTEM, TERMINAL AND BUSINESS MODEL FOR PROVIDING ELECTRONIC SERVICES  
PROCEDE, SYSTEME, TERMINAL ET MODELE DE GESTION DESTINES A FOURNIR DES SERVICES ELECTRONIQUES

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Application: WO 2000FI525 20000609 (PCT/WO FI0000525)

Priority Application: WO 99FI1024 19991210; WO 2000FI61 20000128

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

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(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Detailed Description

Claims

Fulltext Word Count: 9291

English Abstract

The present invention relates generally to a method, a system, a terminal, and a business model for providing electronic services. The electronic services may concern e.g. betting, lottery, amusement games, casino games, auctions or other electronic commerce service. The present invention relates more particularly to implementing online electronic services with telecommunications media. One idea of the present invention is providing an electronic services system where a general mobile communications system is used for conveying the information between the user terminal and an electronic service producer, and the right to access the mobile communication system is on some degree limited to the transmission of messages to/from the electronic service producer. A user terminal (or SIM of the user terminal) is thus made logically related to one or several electronic service providers. This idea allows the electronic services to be used anywhere in the coverage area of the mobile communication system. The invention also allows a straight-forward procedure to pay for the services, if the subscriber connection is used only for the services of a determined service producer(s).

French Abstract

La presente invention concerne globalement un procede, un systeme, un terminal et un modele de gestion, destines a fournir des services electroniques. Les services electroniques peuvent concerner, par exemple, des paris, une loterie, des jeux de divertissement, des jeux de casino, des ventes aux encheres ou d'autres services de commerce electronique. La presente invention concerne plus particulierement la mise en oeuvre de services electroniques en ligne par l'intermediaire de moyens de telecommunications. Une idee de la presente invention est de fournir un systeme de services electroniques utilisant un systeme de communications mobile general pour transmettre les informations entre le terminal d'utilisateur et un producteur de service electronique, le droit d'accès au systeme de communication mobile etant limite a un certain point a la transmission de messages vers/depuis le producteur de service electronique. Un terminal d'utilisateur (ou un module d'identification

d'abonne du terminal d'utilisateur) est ainsi mis en relation logique avec un ou plusieurs fournisseurs de service electronique. Cette idee permet l'utilisation de services electroniques partout dans la zone de desserte du systeme de communication mobile. L'invention permet egalement une procedure explicite pour le paiement des services, si la connexion d'abonne est utilisee uniquement pour les services d'un producteur de service determine.

Legal Status (Type, Date, Text)

Publication 20010614 A1 With international search report.

Examination 20010927 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... loaded on the SIM. The prepayment is paid on the bank account of the betting **service provider** by having a transfer connection between a shop terminal 295 and a bank 296. The information on the prepayment and the SIM identification is also transferred to the betting **management system** 230 which registers the information and gives the SIM a right to use the services. The betting **management system** thus comprises the required register of all subscribers that have right to use the...

...information on possible betting objects and evens. The display screen is controlled by the betting **management system** 230, and the display can therefore give real time information on the betting. The...active list of potential bettors by e.g. sending a short message to the betting **service provider**. After the bettor does no longer wish to receive the betting information from the concerned...

...indicating that the bettor is to be removed from the active list of bettors. A **person** who attends to the betting may thus watch the event in the television 216, and receive the betting information 245 from a tv or from a mobile terminal. If the **person** wants to make a bet order, the order can be transmitted to the betting **management system** with a user dedicated communication. The exemplary betting **management system** may include connection ports for both Internet terminals and for mobile terminals. A user 210 with an Internet terminal 212 may send orders to the electronic betting **management system** 230 via the Internet 240. The communication is, as in usual Internet connections, using HTTP and TCP/IP protocols. The betting **management system** 230 includes an MS SQL server 7 (234) and an MS IIS 4 Web server (232). The communication between the Internet terminal and the electronic betting **management system** can be implemented according to the prior art. The Internet use, however, commonly requires the registration of a bettor by making agreements with the **service provider** and a bank. A **customer** 210 that attends to the betting with the mobile terminal 214, makes a **decision** on a bet order, connects to a mobile communication system and sends the order information to the betting **management system** with a short message. The mobile terminal has a wireless signalling link to one...short messages are further transferred 290 between the mobile communication system and the electronic betting **management system** 230. The transfer can take place via the Internet 240 or some other communication link. The information may be transferred between the mobile communication system and the electronic betting **management system** in the form of short messages, or in some other form. After the bet order has reached the betting **management system**, and the bet order has been registered and accepted, a betting **management system** may send an acknowledgement message to the concerned bettor indicating that the bet has...



...message can therefore be advantageously a short message.  
It is clear that the electronic betting **management** system may comprise communication ports for many mobile communications systems that are provided by different...

...add too much to the cost of services. therefore it is preferable that the electronic **service provider** has its own registers on the service subscribers. However, even if the payments are not directed through the mobile communications system operator, the betting **service provider** can use the information of the short message to authenticate the sender of the message...

...Figure 2 are not explained 'in more detail, as they can be designed by a **person** skilled in the art using this description of the basic inventive idea. Also fictional details as described with Figure 1 can be applied. One should also note that the **management** system for electronic services may in the simplest form be just a receiver device for receiving digital messages and conveying orders for the personnel **service provider**. Figure 3 illustrates a flow diagram of an exemplary method 300 for providing a right to use electronic services of a **service provider**. The mobile terminal for using an electronic service is equipped with a SIM. In this...

...The SIM is also stored with identity information so that the operator and the electronic **service provider** is able to identify the SIM, 32. The identification information of the SIM card as...

...SIM is then equipped with a right to use electronic services provided by a determined **service provider**. For this purpose identification information of the **service provider** is then stored to the SIM, 33. This identification information may eg. be a telephone...

...are used for creating a connection to use the (all or determined) services of the **service provider**. The telecommunication operator can then prevent the user terminal from having connections or transmitting short messages to other destinations than the allowed telephone numbers of the electronic **service provider**. The identification information of the **service provider** may also be stored 'in other parts of the mobile terminal than SIM, but this may cause that the mobile terminal can only be used for using services of one **service provider**. The SIM is then loaded with information on prepayment of services, 34. The amount of...

...time for using services. After the SIM has been loaded with said information, the electronic **service provider** is informed on the amount of prepayment and the identity of the SIM (or identity)...

...information stored on the SIM and identify the SIM as a user of the electronic **service provider**. And finally the right to use electronic services is registered by the **service provider** and possibly by the telecommunications operator, 37. it may also be possible, that it is possible to store prepayment and identification information for different **service providers** on a single SIM. This would make the use of services from different providers easier...

...that the user must have a dedicated SIM for the use of services from each **service provider**. Figure 4 illustrates a flow diagram of an exemplary method 400 for providing electronic betting...

...subscriber identity module (SIM) with a stored prepayment for using betting services of a betting **service provider**, as was illustrated in Fig. 3. This SIM is installed into a terminal. A betting...

...on an electronic mass media, such as television channel. First in step 410 the betting **service provider** determines a betting object and possible choices for betting. The betting **service provider** may also

- determine an evens for each choice for betting. The evens means a factor ...
- ...advance what the evens is. However, informing a fixed evens means that the betting **service provider** carries a risk on the betting. Another possibility is to determine the evens according to the amounts of bets for different choices. If the evens is thus calculated, the betting **service provider** can take a certain percentage of the betting turnover as a profit and does not...
  - ...determining the evens parameters. After the betting object and choices have been determined, the betting **management** system may transmit the information on the betting object to potential bettors by wireless transmission...
  - ...of a mobile terminal may, for example, send an initial short message to the betting **management** system informing that the user wants to take part in the betting (this step is not shown in the flow diagram). After receiving this initial message, the betting **management** system enters the mobile terminal identity information in said list. It is also possible that...The short message is then transmitted from the bettor's mobile terminal to the betting **management** system. The information of the short message is then read and stored in the register of the betting **management** system. It is also possible to use other ways to send a digital message including...
  - ...information, such as the Internet. After the bettor has transmitted an order to the betting **management** system, it may happen that the bet is not accepted, step 490. This may happen...
  - ...was not accepted, step 495. Then the bettor has to make a new evaluation and **decision** on whether to make a next bet order or not, step 440. If the bet order matches with the bet object information and parameters of the betting **management** system, a **decision** can be made that the bettor's order is accepted. The **decision** can be made by the betting **management** system on other predetermined conditions. If all the betting parameters are given by the system, the betting **management** system may wait for bet orders until a determined time instant, and accept the orders...
  - ...system may compare the betting parameters of the bet order and the system, and the **decision** can be made based on this comparison. Figure 5 illustrates a flow diagram on steps after the acceptance of the order in the method of Fig. 4. After the betting **management** system has accepted the order, the corresponding bettor is informed on the acceptance with an ...short message or via the Internet/email. In the method of Figure 5 the betting **management** system forms a short message with the information on acceptance of the bet order, step 510. The betting **management** system then transmits the short message to the mobile terminal of the bettor thus indicating...
  - ...the betting may be automatically reduced from the payment register of the prepaid SIM. The **service provider** has preferably its own register for prepayments, and makes the same reduction from the subscribers prepayment register. If the **service provider** has an updated register for the payments, it is possible to avoid any misuse of wrong payment information on a SIM. It is also possible that the betting **service provider** identifies the bettor's payment and banking information according to the SIM identity (eg. its...
  - ...The short message usually includes the telephone number of the subscriber's mobile terminal. The betting **service provider** may have its own list of subscriber information or the betting **service provider** may alternatively get the name and address of the subscriber from the operator of the...

- ...step 540. If the bet of the bettor has been successful, step 550, the betting **management** system pays a reward for the bettor, step 560. The reward can be payed according...
- ...made. It is also possible that the bettor informs a bank account to the betting **service provider** for the payment of rewards. This can be informed e.g. by sending a short message to the betting **management** system, the short message including the bank account number. The betting **management** system can then identify the sender of the short message and interpret the information of...
- ...may be a separate telephone number for informing the bank account numbers for the betting **service provider**. An advantage in using these methods is that there is no need to make any...
- ...on a short message that can be used for transmitting an order to the betting **management** system accord' to the mvention. The short msg message comprises a first identifier field 610...to pay by just determining a corresponding price for sending a short message to the **service provider**. So it is possible to realise a betting system where it is not necessary to...2 0-7, Palaiseau 1992. The SIM card is described in detail in the GSM Recommendation ETSI GSM I 1. I I and in the standard ISO/IEC 7816. When a **person** subscribes to a service provided by a mobile network operator, he or she is given...
- ...she has made using e.g. invoices sent to the subscriber regularly. Often, however, a **person** needs a mobile terminal for only a short period of time, e.g. 'in connection...
- ...is not exceeded. In one preferable embodiment of the present invention electronic services of a **service provider** are prepaid using a technology that is similar to the prepaid SIMs. However, since the elctronic **service provider** is different form the telecommunications network operator, the communication for loading and reducting the prepaid amount of the SIM is made between the SIM and electronic **service provider**. The use of the telecommunications network can thus be paid separately by the electronic **service provider**. Fig. 7 shows a block diagram of an examplary SIM card 700 according to the...the purpose of the SIM card blocks is in accordance with the prior art to **manage** information needed 'in the idenfification of the subscription as well as to serve as a...
- ...electronic services. When the SIM is tied to the use of services from a determined **service provider**, it is possible to make the payments between the user and the **service provider**, and there is no need for the telecommunications operator to convey payments or take a **credit risk**. This way the costs and prices for providing an electronic service can be kept minimal. The operator and the **service provider** may also such make an agreement on fixed payments for using the telecommumcations network, which...
- ...need to count the amount of transferred messages unnecessary. Another possibility is that the electronic **service provider** has a reliable way of counting the incoming messages and pays for the operator according ...
- ...procedures. The user does not need to make special agreements with banks or the betting **service provider** in order to start using the betting service. The user can attend to the betting...

Search Report from Ginger D. Roberts

...gets the information instantly without any need to keep continuous telephone connection to the betting management system. It is also possible to produce mobile terminals specifically for using specified services. This...

20/5,K/4 (Item 2 from file: 349)  
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00791434

SYSTEM AND METHOD FOR ANALYZING AND ORIGINATING A CONTRACTUAL OPTION  
ARRANGEMENT FOR A BANK DEPOSITS LIABILITIES BASE  
SYSTEME ET PROCEDURE PERMETTANT D'ANALYSER ET DE DETERMINER L'ORIGINE D'UN  
AGENCEMENT D'OPTIONS CONTRACTUELLES POUR UNE BASE DE PASSIFS-DEPOTS DE  
BANQUE

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW

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Detailed Description

Claims

Fulltext Word Count: 3890

English Abstract

A system and method for analyzing and originating a contractual option arrangement for transacting a deposit liabilities base of a financial institution at predetermined prices and time periods [see Appendix] is disclosed. The purpose of this system is risk management.

French Abstract

L'invention concerne un systeme et un procede permettant d'analyser et de determiner l'origine d'un agencement d'options contractuelles de facon a negocier une base de passifs-depots d'une institution financiere a des taux et pendant une duree predeterminees. L'objet de ce systeme est de gerer les risques.

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Detailed Description

Detailed Description

... for buying and selling  
core deposit bases would be numerous. A new market in which **third parties** are contractually obligated to pay pre-established fixed prices for a certain dollar amount of...

...to financing sources. Sellers could more reliably obtain market prices without burdening themselves with the **credit** and liquidity **risks** brought about in pooling transactions. Equity capital would be more efficiently employed without the potential dangers of enabling acquirers to speculate on unreliable future values with leveraged financing. **Management**, employees, regulators and other industry participants would be more clearly informed about the rationale behind...

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00784185 \*\*Image available\*\*

A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150532

English Abstract

A system, method, and article of manufacture are disclosed for providing a stream-based communication system. A shared format is defined on interface code for a sending system and a receiving system. A message to be sent from the sending system to the receiving system is translated based on the shared format. Once translated, the message is then sent from the sending system and received by the receiving system. Once the

message is received by the receiving system, the message is then translated based on the shared format.

French Abstract

L'invention concerne un systeme, un procede et un article de production fournissant un systeme de communication en continu. Un format partage est defini selon un code d'interface pour un systeme emetteur et un systeme recepteur. Un message devant etre envoye par le systeme emetteur est traduit sur la base du format partage. Une fois traduit, le message est envoye du systeme emetteur et recu par le systeme recepteur. Le message recu par le systeme recepteur est ensuite traduit sur la base du format partage.

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Fulltext Availability:

Detailed Description

Detailed Description

... Order Entry  
system;  
Figure 45 illustrates a traditional organization structure including an activities component, a **credit** /collections component, a billing component, and a finance component;  
Figure 46 provides an illustration of...or the database would be through Information Access Services.

Another option is to use a **third - party** report tool, such as the SQR (Structured Query Report Writer) from SQL Solutions. SQR is...adjusters; just assign the request to the next available person. In addition, a process or **agent** can assume a role; it doesn't need to be a person. Role Management Services...

...Rule Management

A business process workflow is typically composed of many different roles and routes. **Decisions** must be made as to what to route to which role, and when.  
Rule Management...data across many users.

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If the business logic is stored and executed on the **client**, software distribution options must be considered. Usually the most expensive option is to have a ...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, **client** solutions involve making pragmatic **decisions**, in which

253

compromise occurs at the intersection of the four major 00 themes. Experience...a shipment. This might lead to the Picker-packer component. Another example is a Shopping **Agent** component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of **third - party** vendors, and they are also developed on projects. Developers are typically expected to customize and ...

DIALOG(R)File 349:PCT FULLTEXT  
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00784184     \*\*Image available\*\*

**A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT**  
**SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE COMMUNICATION**

Patent Applicant/Assignee:

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Detailed Description

Claims

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#### English Abstract

A system, method, and article of manufacture provide a fixed format stream-based communication system. A sending fixed format contract on interface code is defined for a sending system. A receiving fixed format contract on interface code is also defined for a receiving system. A message to be sent from the sending system to the receiving system is translated based on the sending fixed format contract. The message is then sent from the sending system and subsequently received by the receiving system. The message received by the receiving system is then translated based on the receiving fixed format contract.

#### French Abstract

L'invention concerne un systeme, un procede et un article pour systeme de communication a flux de format fixe. Un contrat de format fixe de transmission sur code d'interface est defini pour un systeme de transmission. Un contrat de format fixe de reception sur code d'interface est egalement defini pour un systeme de reception. Un message destine a etre envoye du systeme de transmission au systeme de reception est converti sur la base du contrat de format fixe de transmission. Le message est ensuite transmis depuis le systeme de transmission, puis il est recu par le systeme de reception et converti sur la base du contrat de format fixe.

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Republication 20020103 A3 With international search report.  
Fulltext Availability:  
Claims

#### Claim

... to track the macro process generally remain the same as for traditional systems lifecycles. Project **management** may still be interested in monitoring the progress of high-level milestones such as the...

...these roles formalize as teams, identities within a workcell, or possibly different hats a single **person** wears is an organization **decision** that depends on the project size, **individual** skill sets, and other factors.  
Within the micro process, more parallelism can be achieved  
At...process, very similar to traditional Method/I, as follows: component test - a test of an **individual** module or program that is specified and coded as a single unit  
assembly test - a...contrast, overlapping design and code implies coding starts with an incomplete design. This puts at **risk** any efforts to define precise milestones so critical to effectively track progress. Iteration requires more...critical applications, multiple levels of ownership must then be defined. However, this creates a **risk** of conflicts. Before components mature, the rules of divisions should probably be more rigid. Later...capabilities. There are two reasons for this. First, the team must understand where the specific **risks** reside, before they can effectively attack them. Is the application I/O or compute bound...

...oriented and component-based systems development, because a delicate balance is necessary between addressing performance **risks** without detracting from good object-oriented design. For example, fear of messaging overhead may lead...

...is important to distinguish between component messaging and object  
91  
messaging.  
Address Architecture Performance **Risks** Early  
As with a traditional client/server system, performance **risks** should be addressed early. Performance requirements often have a severe impact on the technology architecture...

...make up the foundation of a component architecture may be new and unproven. To minimize **risks**, look for a reference application that is similar in complexity and size. If a similar...

...At a glance, this advice may seem counter to the previous recommendation to address performance **risks** early. However, they do not have to be mutually exclusive. An  
359  
application should be prototyped - i.e., made to run, early to address broad architecture performance **risks**. Later, proper design should be the focus before performance, because a well designed application enables more...optimization does not push another area into unacceptable response.

Summary  
364  
Performance is an acknowledged **risk** in developing complex systems with



today's maturing component technologies. To reduce risk and uncertainty, it may be necessary to develop prototypes that validate the architecture approach. When...lot of opportunities for improvement in component-based batch performance. However, in order to manage risk early, remember that the areas in which you will have trouble are those in which...extension by the addition of new concrete types, but are closed to the necessity of risky and costly modification  
Implementations of this pattern will vary widely depending on the selection of...

20/5,K/7 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00784137

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE  
COLLECTION IN ENVIRONMENT SERVICES PATTERNS  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION  
D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
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Inventor(s):

BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,  
Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116729 A2 20010308 (WO 0116729)

Application: WO 2000US24238 20000831 (PCT/WO US0024238)

Priority Application: US 99386435 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150959

#### English Abstract

A system, method and article of manufacture are provided for detecting an orphaned server context. A collection of outstanding server objects is maintained and a list of contexts is created for each of the outstanding server objects. A compilation of clients who are interested in each of the outstanding server objects are added to the list. Recorded on the list is a duration of time since the clients invoked a method accessing each of the contexts of the outstanding server objects. The list is examined at predetermined intervals for determining whether a predetermined amount of time has passed since each of the objects has been accessed. Contexts that have not been accessed in the predetermined amount of time are selected and information is sent to the clients identifying the contexts that have not been accessed in the predetermined amount of time.

French Abstract

L'invention concerne un systeme, un procede et un article de fabrication permettant de detecter un contexte de serveur a l'abandon. On conserve une collection d'objets de serveur en cours et on cree une liste de contextes pour chaque objet dudit serveur, a laquelle on ajoute une compilation de clients s'interessant a chaque objet de serveur en cours. On enregistre sur la liste une duree a partir du moment ou les clients lancent un procede leur permettant d'accéder a chaque contexte des objets de serveur en cours. La liste est examinee a des intervalles predetermines pour etabliir si, depuis l'accès auxdits objets, un delai predetermine s'est ecoule ou non. Les contextes auxquels on n'a pas accede dans le delai predetermine sont selectionnes et les clients informes de l'identite de ces contextes.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

Detailed Description

Detailed Description

... Order Entry

system;

Figure 45 illustrates a traditional organization structure including an activities component, a credit /collections component, a billing component, and a finance component;

Figure 46 provides an illustration of...or the database would be through Information Access Services.

Another option is to use a third - party report tool, such as the SQR (Structured Query Report Writer) from SQL Solutions. SQR is...adjusters; just assign the request to the next available person. In addition, a process or agent can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, client solutions involve making pragmatic decisions , in which compromise occurs at, the intersection of the four major 00 themes. Experience with ...shipment. This might lead to the Picker-packer component. Another example is a

261

Shopping Agent component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of third - party vendors, and they are also developed on projects. Developers are

20/5,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784135

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A LOCALLY ADDRESSABLE INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION METTANT EN OEUVRE UNE INTERFACE ADRESSABLE LOCALEMENT DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
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Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918

Search Report from Ginger D. Roberts

US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 09967-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116727 A2-A3 20010308 (WO 0116727)

Application: WO 2000US24189 20000831 (PCT/WO US0024189)

Priority Application: US 99387064 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/44

International Patent Class: G06F-009/46

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 151048

English Abstract

A system, method, and article of manufacture are provided for delivering service via a locally addressable interface. A plurality of globally addressable interfaces and a plurality of locally addressable interfaces are provided. Access is allowed to a plurality of different sets of services from each of the globally addressable interfaces and the locally addressable interface. Each interface has a unique set of services associated therewith. The globally addressable interfaces are registered in a naming service for facilitating access thereto. Use of the locally addressable interfaces is permitted only via the globally addressable interfaces or another locally addressable interface.

French Abstract

L'invention concerne un systeme, un procede et un article de production qui mettent en oeuvre une interface adressable localement pour fournir des services. Plusieurs interfaces adressables globalement et plusieurs interfaces adressables localement sont mises en place. L'accès a plusieurs ensembles de services differents est autorise a partir de chacune des interfaces adressables globalement et des interfaces adressables localement. A chaque interface est associe un ensemble unique de services. Les interfaces adressables globalement sont enregistrees dans un service d'affectation de noms pour en faciliter l'accès. L'utilisation des interfaces adressables localement n'est autorisee que si l'on passe par des interfaces adressables globalement ou par une autre interface adressable localement.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20020110 Late publication of international search report

Republication 20020110 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... horizontal organization model;

Figure 47 illustrates a workcell organization approach including an activities component, a **credit** /collections component, a billing component, and a finance component; Figure 48 illustrates the Enterprise Information...platforms or protocols.

The use of architecture frameworks during analysis and design can reduce the **risks** of an IT solution. It should improve development productivity through reuse, as well as the...or the database would be through Information Access Services.

Another option is to use a **third - party** report tool, such as the SQR (Structured Query Report Writer) from SQL Solutions. SQR is...adjusters; just assign the request to the next available person. In addition, a process or **agent** can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, **client** solutions involve making pragmatic **decisions**, in which compromise occurs at the intersection of the four major OO themes. Experience with ...a shipment. This might lead to the Picker-packer component. Another example is a Shopping **Agent** component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of **third - party** vendors, and they are also developed on projects. Developers are typically expected to customize and...

20/5,K/9 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00784134

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UN COMPOSANT DE CLASSE DE CONSTANCE DANS UN ENVIRONNEMENT DE SCHEMAS DE SERVICES DE LOGIQUE D'AFFAIRES**

Patent Applicant/Assignee:

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Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200116726 A2-A3 20010308 (WO 0116726)

Application: WO 2000US24188 20000831 (PCT/WO US0024188)

Priority Application: US 99387213 19990831

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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(CA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150446

English Abstract

A system, method, and article of manufacture are provided for managing constants in a computer program. A plurality of constant names are provided. Each of the constant names has a corresponding constant value. The constant names are grouped into constant classes based on an entity which the constant values represents. Access is allowed to the constant values by receiving a call including the corresponding constant name and corresponding constant class.

French Abstract

L'invention porte sur un systeme, un procede et un article de gestion des constantes d'un programme d'ordinateur. On etablit les noms de differentes constantes a chacun desquels correspond la valeur d'une constante, puis les noms sont regroupes par classes de constantes en fonction d'une entite representant les valeurs des constantes. L'accès a une valeur de constante est autorise lors de la reception d'un appel comprenant le nom et la classe de la constante correspondante.

Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20020502 Late publication of international search report  
Republication 20020502 A3 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... horizontal organization model;

Figure 47 illustrates a workcell organization approach including an activities component, a **credit** /collections component, a billing component, and a finance component; Figure 48 illustrates the Enterprise Information...or the database would be through Information Access Services.

Another option is to use a **third - party** report tool, such as the SQR (Structured Query Report Writer) from SQL Solutions. SQR is...adjusters; just assign the request to the next available person. In addition, a process or **agent** can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, **client** solutions involve making pragmatic **decisions**, in which compromise occurs at the intersection of the four major 00 themes. Experience with ...a shipment. This might lead to the Picker-packer component. Another example is a Shopping **Agent** component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of **third - party** vendors, and they are also developed on projects. Developers are typically expected to customize and...

20/5,K/10 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784131

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A MULTI-OBJECT FETCH COMPONENT IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR COMPOSANT DE RECUPERATION MULTI-OBJET DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES

**D'INFORMATIONS**

**Patent Applicant/Assignee:**

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**Inventor(s):**

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
, US,

**Legal Representative:**

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Palo Alto, CA 94303-0746, US,

**Patent and Priority Information (Country, Number, Date):**

Patent: WO 200116723 A2 20010308 (WO 0116723)

Application: WO 2000US24083 20000831 (PCT/WO US0024083)

Priority Application: US 99386238 19990831

**Designated States:** AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM

EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150940

**English Abstract**

A system, method, and article of manufacture are provided for retrieving multiple business objects across a network in one access operation. A business object and a plurality of remaining objects are provided on a persistent store. Upon receiving a request for the business object, it is established which of the remaining objects are related to the business object. The related objects and the business object are retrieved from the persistent store in one operation and it is determined how the retrieved related objects relate to the business object and each other. A graph of relationships of the business and related objects is instantiated in memory.

**French Abstract**

La presente invention concerne un systeme, un procede et un article de manufacture destine a la recuperation de plusieurs objets d'affaires dans un reseau en une operation d'accès. A cet effet, on dispose dans une memoire permanente d'un objet d'affaire et d'une pluralite d'objets restants. Des la reception d'une requete se rapportant a un objet d'affaires, on recherche deux des objets restants qui sont en relations avec l'objet d'affaires. Une seule operation permet ainsi de recuperer dans la memoire permanente ces objets ainsi que l'objet d'affaires. Il ne reste plus qu'a determiner les relations existant d'une part entre les objets consideres et d'autre part entre ces objets et l'objet d'affaires. Une instantiation d'un graphique des relations entre les objets et l'objet d'affaire est conservee en memoire.

**Legal Status (Type, Date, Text)**

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... platforms or protocols.

The use of architecture frameworks during analysis and design can reduce the risks of an IT solution. It should improve development productivity through reuse, as well as the...adjusters; just assign the request to the next available person. In addition, a process or agent can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, client solutions involve making pragmatic decisions, in which

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compromise occurs at the intersection of the four major 00 themes. Experience...a shipment. This might lead to the Picker-packer component. Another example is a Shopping Agent component that knows someone's buying preferences, shops for the best deals, to and either...group of patterns) in a specific technical environment. Frameworks are available from a number of third - party vendors, and they are also developed on projects. Developers are typically expected to customize and...

20/5,K/11 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784124

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)

Application: WO 2000US24082 20000831 (PCT/WO US0024082)

Priority Application: US 99386715 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/46

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150733

English Abstract

A system, method and article of manufacture are provided for sorting

requests that are being unbatched from a batched message. A group of business objects necessary for a transaction are provided. Logically-related requests received from the business objects are grouped. Sorting rules and/or sort weights are obtained and the requests in the message are sorted and placed in a specific order determined from the sorting rules and/or the sort weights. The sorted requests are batched into a single message which is sent to a data server where the requests are unbundled from the message in the specific order.

#### French Abstract

L'invention porte sur un systeme, un procede et un article de fabrication utilises dans le tri de requetes qui sont desolidarisees d'un message traite par lots. L'invention porte egalement sur un groupe d'objets commerciaux destines a etre utilises dans une transaction. Les requetes relatives a une logique et provenant d'objets commerciaux sont groupees. Des regles et/ou des poids de tri sont obtenus et les requetes du message sont trieess et placees dans un ordre specifique, determine a partir des regles et/ou des poids de tri. Les requetes trieess sont traitees par lots dans un message unique qui est envoye a un serveur de donnees ou les requetes sont desolidarisees du message dans l'ordre specifique.

#### Legal Status (Type, Date, Text)

Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20011206 Late publication of international search report  
Republication 20011206 A3 With international search report.  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... products can more easily be replaced later. This characteristic can be important if there is risk associated with a product's or product vendor's future, or the rate of change...should be in a form that can be imported to a local word processing software, decision support software package, or other appropriate application.

25. Application Transparency: It is desirable for the...adjusters; just assign the request to the next available person. In addition, a process or agent can assume a role; it doesn't need to be a person. Role Management Services...and vendor strategies attack the enterprise needs within on-line netcentric execution models. Real-world, client solutions involve making pragmatic decisions, in which

25.2  
compromise occurs at the intersection of the four major OO themes. Experience...a shipment. This might lead to the Picker-packer component. Another example is a Shopping Agent component that knows someone's buying preferences, shops for the best deals, and either reports...group of patterns) in a specific technical environment. Frameworks are available from a number of third - party vendors, and they are also developed on projects. Developers are typically expected to customize and

20/5,K/12 (Item 10 from file: 349)  
DIAL/G(R)File 349:PCT FULLTEXT  
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00770021

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED USER FRAMEWORK DESIGN FOR MAINTAINING USER PREFERENCES, ROLES AND DETAILS  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UTILISES EN COMMERCE ELECTRONIQUE



POUR LA CONCEPTION DE STRUCTURES D'UTILISATEURS DESTINEES A PRESERVER  
LES PREFERENCES, ROLES ET DETAILS DES UTILISATEURS

Patent Applicant/Assignee:

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NL (Residence), NL (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US  
Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L, Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto,  
CA, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109792 A2 20010208 (WO 0109792)  
Application: WO 2000US20549 20000728 (PCT/WO US0020549)  
Priority Application: US 99364091 19990730

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW

(E) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(O) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(A) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(E) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 122232

English Abstract

A system, method and article of manufacture are provided for managing user information. A site server is provided with information stored thereon including preferences, roles, and details relating to users. A database separate from the site server is also provided. The database has information stored thereon including preferences, roles, and details relating to the users. An identity of one of the users is authenticated. A single interface is displayed which provides the user access to both the site server and the database upon authentication of the identity of the user. The user is allowed to view and change the information that is stored on the site server and the database and that is associated with the user. The single interface is tailored based on the information associated with the user.

French Abstract

Cette invention se rapporte a un systeme, un procede et un article manufacture servant a la gestion d'informations d'utilisateurs. A cet effet, un serveur de site est pourvu d'informations qui y sont stockees, telles que preferences, roles et details concernant les utilisateurs. Une base de donnees separee de ce serveur de site est egalement prevue. Cette base de donnees contient des informations qui y sont stockees, telles que preferences, roles et details concernant les utilisateurs. L'identite de l'un des utilisateurs est authentifiee et une interface unique est affichee pour donner a l'utilisateur acces a la fois au serveur de site et a la base de donnees apres authentification de son identite. L'utilisateur est alors autorise a visualiser et a modifier les informations qui sont stockees dans le serveur de site et dans la base de donnees et qui sont associees a lui. L'interface unique est personnalisee sur la base des informations associees a l'utilisateur.

Legal Status (Type, Date, Text)

Search Report from Ginger D. Roberts

Publication 20010208 A2 Without international search report and to be  
republished upon receipt of that report.  
Examination 20010607 Request for preliminary examination prior to end of  
19th month from priority date

Full-text Availability:  
Detailed Description

Detailed Description  
... and architecture components.

17.

Overview

The ReTA Security Management Architecture includes security issues,  
concerns and **recommendations** associated with Net-Centric Computing. The  
Security Management Architecture deliverable is used to illustrate the...  
by dragging them onto a picture of a waste basket.

ReTA implementation

ReTA implements Desktop Manager Services through the NT 4.0 operating  
system.

21.

Direct Manipulation

Description

Direct Manipulation Services...into the deployment plans. The purpose of  
a pilot implementation essentially is to minimize the **risks** of full  
implementation. Any experiences from the pilot should be identified and  
plans to avoid...Overview

23.

Site Server Installation

The following portion of the description describes the pre-installation  
**suggestions** and the installation steps required for setup and  
configuring Site Server 3.0 Commerce Edition...

20/K/13 (Item 11 from file: 349)

DIAG(R) File 349:PCT FULLTEXT

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00770016

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA IN AN  
E-COMMERCE BASED TECHNICAL ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES DANS UNE  
ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

HICKMAN Paul L, Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto,  
CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109751 A2 20010208 (WO 0109751)

Application: WO 2000US20546 20000728 (PCT/WO US0020546)

Priority Application: US 99364535 19990730

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG US UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Search Report from Ginger D. Roberts

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 124205

English Abstract

A system, method and article of manufacture are provided and include a plurality of sub-activities. Each sub-activity includes sub-activity logic adapted to generate an output based on an input received from a user upon execution, and a plurality of activities which each execute the sub-activities upon being selected for accomplishing a goal associated with the activity. An interface is provided between a first server and a second server with a proxy component situated between the first and second servers to manage business components used by the sub-activities. Information used by the sub-activities is persisted during the executive of the sub-activities. Application consistency is maintained by referencing text phrases through a short codes framework. Additionally, software modules which support the sub-activities are also tested.

French Abstract

Cette invention se rapporte a un systeme, a un procede et a un article manufacture qui contiennent plusieurs sous-activites. Chaque sous-activite comporte une logique de sous-activite concue pour generer une sortie sur la base d'une entree recue en provenance d'un utilisateur apres execution, et plusieurs activites qui executent chacune les sous-activites apres avoir ete selectionnees pour atteindre un objectif associe a l'activite en question. Une interface est prevue entre un premier serveur et un second serveur, un element de procuration etant place entre les premier et second serveurs, afin de gerer les elements commerciaux utilises par les sous-activites. L'information utilisee par les sous-activites est preservee pendant l'execution des sous-activites. On maintient la coherence de l'application en referencant des phrases de textes via une structure de codes courts. Les modules de logiciel qui prennent en charge les sous-activites sont en outre egalement testes.

Legal Status (Type, Date, Text)

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010517 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... every element on the page. The server does not maintain a session connection with the client nor save any information between client exchanges (i.e., web page submits or requests). Each HTTP exchange is a completely independent...location of that record faster.  
ReTA implementation  
ReTA implements Database Indexing Services through the Database Management System (either Oracle or SQL Server).  
Security  
Description  
Security Services enforce access control to ensure...into the deployment plans. The purpose of a pilot implementation essentially is to minimize the risks of full implementation. Any experiences from the pilot should

be identified and plans to avoid...

20/5,K/14 (Item 12 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00776229 \*\*Image available\*\*

**SYSTEM AND METHOD OF TRANSACTION SETTLEMENT USING TRADE CREDIT**  
**SYSTEME ET PROCEDE DE REGLEMENT DE TRANSACTION PAR CREDIT COMMERCIAL**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109782 A2-A3 20010208 (WO 0109782)

Application: WO 2000IB1056 20000728 (PCT/WO IB0001056)

Priority Application: US 99146760 19990730; US 2000193075 20000328

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 38805

**English Abstract**

A method and system for settling a transaction with trade credit value which makes use of computer hardware and software, allow Members of a trade credit settlement system to transfer electronic instruments, called trade credits, in exchange for goods and services. These trade credits are effectively electronic bills of exchange that are divisible, transferable, discountable, continuously available and have been credit-enhanced to A1/P1 status. Sponsors facilitate the system by registering buyers and suppliers as Members in the system and offering them operational accounts and drawdown accounts with authorized lines of credit. A Member-buyer approves the purchase invoice of a Member-supplier and authorizes the Sponsor to transfer trade credit value from the Member-buyer's operational and/or drawdown account into the operational account of the Member-supplier. The trade credit value received by the Member-supplier can be held in the Member-supplier's operational account until it matures, or discount it to cash before it matures, or transfer it to other Members for the purchase of goods or services.

**French Abstract**

L'invention concerne un procede et un systeme permettant de regler une

transaction par une valeur de credit commercial faisant appel a un materiel et un logiciel informatiques. Les membres d'un systeme de reglement de credit commercial peuvent transferer des instruments electroniques, dits credits commerciaux, en echange de biens et de services. Ces credits commerciaux sont de fait des lettres de change electroniques divisibles, transferables, escomptables, disponibles en permanence, dont les termes de credit ont ete eleves au statut A1/P1. Les promoteurs facilitent le systeme en enregistrant les acheteurs et les fournisseurs comme membres dudit systeme et en leur offrant des comptes operationnels et des comptes de prelevement avec lignes de credit autorisees. Un acheteur membre approuve la facture d'achat d'un fournisseur membre et autorise le promoteur a transferer la valeur de credit commercial du compte operationnel et/ou de prelevement de l'acheteur membre au compte operationnel du fournisseur membre. La valeur de credit commercial recue par ce dernier peut etre conservee dans son compte operationnel jusqu'a son echeance. Elle peut egalement etre escomptee au comptant avant echeance, ou transferee a d'autres membres pour l'achat de biens ou de services.

Legal Status (Type, Date, Text)

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010503 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20010809 Late publication of international search report  
Republication 20010809 A3 With international search report.

Fulltext Availability:  
Detailed Description

Detailed Description

... corporate entity including banks, insurance companies and brokers, trade associations, software houses, EDI/electronic commerce **service providers**, and the like. The buyer approves purchase invoice(s) and authorizes payment by Orbian Limited...

...credit enhancement arranged by the Sponsor 14 through Orbian Limited 1 0 for a low **credit risk** premium, payable by the buyer. The supplier uses all or part of receivable OCs to...

...the maturity date by discounting the OC, or holds the OC until it matures  
Orbian **Management** Limited 20 for an embodiment of the present invention is the entity which provides Orbian...both Orbian Limited IO and Orbian Finance Limited 12 rely on a network of professional **service providers** to effect their responsibilities. Orbian Limited IO utilizes Sponsors 14 such as banks, financial firms...

...20. Orbian Finance Limited 12 is a special purpose entity that delegates various fimctions to **third parties**. Most important among these are Orbian Limited IO, which recruits Sponsors 14 and Members 16...

...20, which provides systems and technology support. Orbian Finance Limited 12 also contracts for the **management** of its treasury, **credit** and market **risk management** processes with a firm or firms with expertise in the **management** of special purpose vehicles. Finally, Orbian Finance Limited 12 also contracts with commercial paper dealers...

20/5,K/15 (Item 13 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00774517     \*\*Image available\*\*

**FINANCIAL PRODUCTS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING  
EXCHANGE THEREFOR**

**PRODUITS FINANCIERS AYANT DES RECETTES AJUSTABLES, FONCTION DE LA DEMANDE,  
ET ECHANGES COMMERCIAUX CORRESPONDANT**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108063 A1 20010201 (WO 0108063)

Application: WO 2000US19447 20000718 (PCT/WO US0019447)

Priority Application: US 99144890 19990721; US 99448822 19991124

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US VZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 62845

#### English Abstract

This invention provides methods and system for trading and investing in groups of demand-based adjustable return contingent claims, and for establishing markets and exchanges for such claims (262, 263, 264, 265). The advantages of the present invention, as applied to the derivative securities and similar financial markets, include increased price transparency, reduced credit risk, improved information aggregation, increased price transparency, reduced settlement or clearing costs, reduced hedging costs, reduced model risk, reduced event risk, increased liquidity incentives, improved self-consistency, reduced influence by market makers, and increased ability to generate and replicate arbitrary payout distributions. In addition to the trading of derivative securities, the present invention also facilitates the trading of other financial-related contingent claims; non-financial-related contingent claims such as energy, commodity, and weather derivatives; traditional insurance and reinsurance contracts; and contingent claims relating to events which have generally not been readily insurable or hedgeable such as corporate earnings announcements, future semiconductor demand, and changes in technology.

#### French Abstract

La presente invention concerne des procedes et des systemes de negociation et d'investissement dans des groupes de requetes de contingents de recettes ajustables, fonction de la demande, et d'etablissement de marches et d'echanges pour ces requetes (Figure 2, article 262, 263, 264, 265). Les avantages de la presente invention, tels qu'appliquees aux titres derives et aux marches financiers similaires, comprenant des risques de credit reduit, un recoupement d'informations ameliore, une plus grande transparence des prix, des couts reduits

d'installation ou de compensation, des couts reduits de couverture, des risques de modeles reduits, des risques d'imprevus reduits, des primes de rendement augmentees, une plus grande coherence interne, une influence reduite des teneurs de marche, et une plus grande capacite a generer ou repeter des distributions de revenus arbitraires. En outre, pour le marche des titres derives, la presente invention facilite egalement la negociation d'autres requetes de contingents financiers, et non financiers tel que l'energie, les marchandises, les derives dependant des conditions meteorologiques; l'assurance classique et les contrats de reassurance; ainsi que les requetes de contingents liees a des evenements n'ayant pas pu etre assures ou couverts de maniere adequate, tels que des annonces de benefices commerciaux, des demandes de semi-conducteurs futurs et des progres technologiques.

Legal Status (Type, Date, Text)

Publication 20010201 A1 With international search report.

Publication 20010201 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20010607 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... upon actuarial advantage, bid-offer spreads, a large capital base, and "coppering" or hedging (risk management) to minimize the chance of bankruptcy due to such market risk exposures. Each trader in...

...continaent claim exchange may also "self-clearing" and require little clearing infrastructure (such as clearing agents, custodians, nostro/vostro bank accounts, and transfer and register agents). A derivatives trading system or exchange structured according to DBAR contingent claim principles therefore offers...a method for conducting demand-based trading, the method further includes the step of calculating Credit -Capital-At- Risk for at least one investment of value units by at least one trader. In alternative further preferred embodiments, the step of calculating Credit -Capital-At- Risk includes the use of the - 15 Credit -Capital-At- Risk Value-At' Risk method, the Credit -Capital-At- Risk Monte Carlo Simulation method, or the Credit -Capital-At- Risk Historical Simulation method. In preferred embodiments of a method for conducting demand-based trading of...Carlo

Simulation Techniques

4 3 Capital-At-Risk Determinations Using Historical Simulation Techniques

4.2 Credit Risk

4 1 Credit -Capital-At- Risk Determinations

1 5 4 2 Credit -Capital-At- Risk Determinations using Monte Carlo Simulation Techniques

4 3 Credit -Capital-At- Risk Historical Simulation Techniques

5 Liquidity and Price/Quantity Relationships

6 Detailed Description of the Drawings...liquidity and promote more uniformly meaningful price information during the trading period. 1 5 (c)

Credit Risk : In preferred embodiments of a DBAR contingent claims market, the dealer or exchange is substantially...

...the

system -- that returns to successful investments are funded by losses from

unsuccessful investments. The credit risk in such preferred embodiments

is distributed among all the market participants. If, for example,

leveraged...

- ...trader within a group of DBAR contingent claims, a non-zero possibility of default, or **credit risk**. Such **credit risk** is, of course, ubiquitous to all financial transactions facilitated with **credit**. One way to address this **risk** is to not allow leveraged investments within the group of DBAR contingent claims, which is...
- ...margin monitoring, including
  - 30 calculation of a trader's impact on the overall level of **credit risk** in the DBAR system and the particular group of contingent claims. These **risk management** calculations should be significantly more tractable and transparent than the types of analyses **credit risk managers** typically perform in conventional derivatives markets in order to monitor counterparty **credit risk**. An important feature of preferred embodiments of the present invention is the ability to provide diversification of **credit risk** among all the traders who invest in a group of DBAR contingent claims. In such...
- ...group of contingent claims, place these invested amounts with 1 5 a central exchange or **intermediary** which, for each trading period, pays the returns to successful investments from the losses on...
- ...the other traders in the exchange as counterparties, effecting a mutualization of counterparties and counterparty **credit risk** exposure. Each trader therefore assumes **credit risk** to a portfolio of counterparties rather than to a single counterparty. Preferred embodiments of the DBAR contingent claim and exchange of the present invention present four principal advantages in managing the **credit risk** inherent in leveraged transactions. First, a preferred form of DBAR contingent claim entails limited liability...there should be a statistical diversification of the **credit risk** such that the amount of **credit risk** borne by any one trader is, on average (and in all but exceptionally rare cases...
- ...present invention, the entire distribution of margin loans, and the aggregate amount of leverage and **credit risk** existing for a group of DBAR contingent claims, can be readily calculated and displayed to...
- ...for the group of claims. Thus, traders themselves may have access to important information regarding **credit risk**. In traditional markets such information is not readily available. Fourth, preferred embodiments of a DBAR...
- ...the distribution of future possible outcomes for real-world events, which they can use to **manage risk** more effectively. For many traders, a significant part of **credit risk** is likely to be caused by market risk. Thus, in preferred embodiments of the...
- ...or at least provide information about market risk should have positive feedback effects for the **management of credit risk**. A simple example of a group of DBAR contingent claims with the following



assumptions, illustrates...in the appreciate state, he has two choices. He could sell the investment to a **third party**, which would necessitate crossing of a bid and an offer in a two-way order...expected returns, at least at the start of a trading period.

(h) Real-Time Risk **Management** Server: In order to compute trader margin requirements, expected returns for each trader should be...concerned about a downgrade corresponding to an issuer default or "D" rating. The empirical probabilities **suggest** a payout of approximately \$1,237 for each dollar invested in that state. If this trader has \$100,000,000 of the corporate issue in his portfolio...example, a group of DBAR contingent claims may be constructed to combine elements of "key **person**" insurance and the performance of the stock price of the company **managed** by the key **person**. Many firms are **managed** by people whom capital markets perceive as indispensable or particularly important, such as Warren Buffett...

...of Berkshire Hathaway stock have no ready way of insuring against the sudden change in **management** of Berkshire, either due to a corporate action such as a ...the stock price of Berkshire Hathaway conditional on Warren Buffet's leaving the firm's **management**. Other conditional DBAR contingent claims that could attract significant amounts for investment can be constructed...

...The systems and methods of the present invention can also be adapted by a financial **intermediary** or issuer for the issuance of securities such as bonds, common or - 84 preferred stock...

...the underwriter is responsible for updating the returns to investments in the various states, monitoring **credit risk**, and clearing and settling, and validating the amount of the losses. When the event is this illustration thus includes:

- (1) An underwriter or **intermediary** which implements the mechanism, and
- (2) A group of DBAR contingent claims directly tied to...

...based, will lead to significant errors in pricing and hedging. Accordingly, derivatives traders and risk **managers** often employ sophisticated analytical tools to trade, hedge, and **manage** the risk of exotic derivatives. One of the advantages of the systems and methods of ...

...the ability to construct groups of DBAR contingent claims with exotic features which are more **manageable** and transparent than traditional exotic derivatives. For example, a trader might be solely interested in ...for semiconductors), large capital investments (e.g., semiconductor fabrication capacity) and timing (e.g., a **decision** to invest in a plant now, or defer for some period of time). Many economists who study such **decisions** under uncertainty have recognized that such choices involve what they term "real options." This characterization...opportunity to buy or sell an underlying asset in the capital markets. Many economists and **investors** recognize the - 88 importance of real options in capital budgeting **decisions** and of setting up markets to better **manage** their uncertainty and value. Natural resource and extractive industries, such as petroleum exploration and production...

...be used by firms or firms within a given industry to better analyze capital budgeting **decisions**, including those involving real options. For example, a group of DBAR contingent claims can be...

...a group of claims would allow producers of semiconductors to better hedge their capital budgeting **decisions** and provide information as to the market's expectation of future prices over the entire...

...used in the real options context in order to better evaluate capital 1 5

budgeting decisions . Similarly, computer manufacturers could use such groups of DBAR contingent claims to hedge against adverse...

20/S,K/16 (Item 14 from file: 349)  
DIALO(R)File 349:PCT FULLTEXT  
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00773171 \*\*Image available\*\*

**CERTIFICATE REVOCATION NOTIFICATION SYSTEMS**

**SYSTEMES DE NOTIFICATION DE REVOCATION DE CERTIFICATS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200106701 A1 20010125 (WO 0106701)

Application: WO 2000US19163 20000714 (PCT/WO US0019163)

Priority Application: US 99143852 19990715; US 99147696 19990806; US

99149315 19990817; US 99154088 19990915; US 99168002 19991130

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(E) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(O) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(A) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class: H04L-009/30

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 19755

**English Abstract**

A revocation notification system for a public key certificate and associated method are provided. At the time of issuance, a CA (certification authority) requests and receives from an independent revocation service provider entity a THV (terminal hash value) corresponding to an IRV (initial random value) under the sole control of the revocation service provider. It then embeds such THV into the public key certificate (2) and digitally signs the public key certificate with a private key. An entity requests revocation from the revocation service provider. The revocation service provider ceases publication of valid PFI (periodic freshness indicator) (3) updates from the public key certificate.

**French Abstract**

L'invention concerne un systeme de notification de revocation destine a un certificat de cle publique ainsi que le procede associe. Au moment de l'issuance, une autorite de certification (CA) demande a et recoit d'un prestataire de service de revocation une valeur de hachage terminale (THV) correspondant a une valeur aleatoire initiale (IRV) sous le seul controle dudit prestataire. La CA incorpore ensuite la THV dans le certificat de cle publique (2) et signe de facon numerique ledit certificat avec une cle privatee. Une entite demande la revocation aupres du prestataire de service de revocation. Ce dernier cesse de publier des mises a jours d'indicateurs de fraicheur periodiques (PFI) (3) valides a partir du certificat de cle publique.

Legal Status (Type, Date, Text)

Publication 20010125 A1 With international search report.

Examination 20010426 Request for preliminary examination prior to end of  
19th month from priority date

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... levels to be represented in signatures without needing to be spelled  
out explicitly.

12. **Agent** -Principal Database

The assurance manager of the present invention will also maintain a  
database of signers and their employers, for purposes of monitoring  
overall **credit risks**. Many signers in business environments do not  
assume primary liability for their signatures, but rather...

Claim

... option of validating it themselves, or sending all or part of the  
transaction to a **third party** validation processing service, to  
validate it for them. In either case, there is then a...risky for many  
merchants and business organizations to undertake. Hence, it may be  
desirable to **outsource** some or all of such operations to a certificate  
validation processing center (VPC). Such a...

...to archive the transaction data and accompanying proofs offsite, at a  
location controlled by a **third party**, to enhance their value as  
evidence in potential court proceedings regarding the transaction.  
5 1 ...

...representations of risk, including active risk balances that are NOT assured  
or guaranteed by any **third party risk** capital or **credit** provider,  
with representative assessments of the amount and cost of capital that  
should be internally...often prefer to submit copies of the same (or  
related) records obtain from an independent **third party** source, to  
avert any suspicion they might have altered their own records. In  
addition, proofs...

...no necessary for all FSs to share an identical system prefix issued by  
a system **manager**. Rather, the RP requester and FNS servers can  
recognize that if any OID is presented...

20/5/K/17 (Item 15 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00767 91 \*\*Image available\*\*

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CUSTOMER PROFILE-TAILORED  
SUPPORT INTERFACE IN AN ELECTRONIC SOFTWARE DISTRIBUTION ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION D'INTERFACE DE SOUTIEN ADAPTEE  
AU PROFIL DU CLIENT DANS UN ENVIRONNEMENT DE DISTRIBUTION DE LOGICIEL  
ELECTRONIQUE

Patent Applicant/Assignee:

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NL (Residence), NL (Nationality), (For all designated states except:  
U

Patent Applicant/Inventor:

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PIYALALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US

Search Report from Ginger D. Roberts

(Residence), US (Nationality), (Designated only for: US )

Legal Representative:

BROCK Joe A, Hickman Stephens Coleman & Hughes, LLP, P.O. Box 52037, Palo  
Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101319 A1 20010104 (WO 0101319)

Application: WO 2000US18216 20000629 (PCT/WO US0018216)

Priority Application: US 99343487 19990630

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DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS

LT LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

International Patent Class: G06F-009/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 27724

English Abstract

A system, method, and article of manufacture are provided for providing a customer support interface tailored according to a profile of the customer. First, a user is prompted to enter user input relating to the user, after which the user input is received over a network. In use, a request may be received from the user for the customer support. A customer support-related content is then determined based on the user input. Such customer support-related content is then transmitted to the user.

French Abstract

La presente invention concerne un systeme, un procede et un article de fabrication permettant d'obtenir une interface de soutien au client adaptee au profil du client. Tout d'abord, l'utilisateur est invite a introduire l'entree d'utilisateur relative a l'utilisateur, l'entree de l'utilisateur etant alors recue par reseau. En cours d'utilisation, une demande de soutien au client peut etre recue de l'utilisateur. Un contenu relatif au soutien au client est ensuite determine sur la base de l'entree d'utilisateur. Ce contenu relatif au soutien client est ensuite transmis a l'utilisateur.

Legal status (Type, Date, Text)

Publication 20010104 A1 With international search report.

Examination 20010412 Request for preliminary examination prior to end of  
19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... following 10 existing functions.

Demand generation through advertisement and promotion

Order fulfillment

End user credit risk management

Sales reporting

0 Value added services

Product selection

Customization  
Installation / integration  
Training  
The system of...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500. The clearinghouse 506 provides...

20/5,K/18 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00767689 \*\*Image available\*\*

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN ELECTRONIC SOFTWARE DISTRIBUTION, POST-DOWNLOAD PAYMENT SCHEME WITH ENCRYPTION CAPABILITIES**  
**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION PERMETTANT DE DISTRIBUER UN LOGICIEL ELECTRONIQUE, MECANISME DE PAIEMENT APRES TELECHARGEMENT A CAPACITES DE CRYPTAGE**

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, The Hague, NL-2514 JG 'S Gravenhage, NL,  
US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue SE, Bellevue, WA 98006, US, US  
(Residence), US (Nationality), (Designated only for: US )  
HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US  
(Residence), US (Nationality), (Designated only for: US )  
PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US  
(Residence), US (Nationality), (Designated only for: US )

Legal Representative:

BROCK Joe A, Hickman Stephens Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101316 A2 20010104 (WO 0101316)  
Application: WO 2000US18050 20000629 (PCT/WO US0018050)  
Priority Application: US 99343490 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description  
Claims

Fulltext Word Count: 24599

English Abstract

A system, method, and article of manufacture are provided for carrying out an electronically software distribution transaction over a network. First, software is provided which is encrypted at least in part. Further, a plurality of decryption keys are provided which are capable of decrypting the encrypted software. Next, a user is allowed to select from the encrypted software after which such selected encrypted software is downloaded. The user then accepts payment from the user. Payment is

accepted after both the selection and the downloading of the encrypted software. Thereafter, the decryption key is transferred to the user after the receipt of the payment.

French Abstract

L'invention concerne un systeme, un procede, et un article de fabrication permettant d'executer une transaction de distribution de logiciel electronique sur un reseau. Ce logiciel est d'abord au moins en partie crypte. Puis, une pluralite de cles de decryptage permettent de decrypter ledit logiciel crypte. Ensuite, un utilisateur peut selectionner le logiciel crypte, ce logiciel etant ensuite telecharge. Une logique accepte un paiement de l'utilisateur. Ce paiement est accepte a la fois apres la selection et le telechargement du logiciel crypte. La cle de decryptage est transferee a l'utilisateur apres reception dudit paiement.

Legal Status (Type, Date, Text)

Publication 20010104 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010426 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:  
Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion  
Order fulfillment  
End user **credit risk management**  
0 Sales reporting  
Value added services  
Product selection  
Customization  
Installation / integration  
1 9  
SUBSTITUTE SHEET...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/19 (Item 17 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00767663 \*\*Image available\*\*

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN INTERNET BASED DISTRIBUTION ARCHITECTURE**  
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A UNE ARCHITECTURE DE DISTRIBUTION FONDEE SUR L'INTERNET**

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL  
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damien P, 4528 169th Avenue S.E., Bellevue, WA 98006, US, US  
(Residence), US (Nationality), (Designated only for: US )  
HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US  
(Residence), US (Nationality), (Designated only for: US )  
PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US

Search Report from Ginger D. Roberts

(Residence), US (Nationality), (Designated only for: US )

Legal Representative:

BROCK Joe A, Hickmann Stephens Coleman & Hughes, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101286 A2 20010104 (WO 0101286)

Application: WO 2000US18254 20000629 (PCT/WO US0018254)

Priority Application: US 99340472 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 27696

English Abstract

A system, method, and article of manufacture are provided for electronically distributing software over a network. First, a user interface is provided for facilitating sale of the software. Thereafter, the software is advertised on the user interface. The software may be downloaded and further sold by receiving payment in exchange for the software via the user interface. Support for the software via the user interface is provided. Further, royalties are allocated based on the sale of the software.

French Abstract

On decrit un systeme, un procede et un article manufacture qui permettent de distribuer electroniquement des logiciels sur un reseau. Tout d'abord, une interface utilisateur est utilisee pour faciliter la vente du logiciel. Ensuite le logiciel est annonce par de la publicite sur l'interface utilisateur. Le logiciel peut etre telecharge puis vendu suite a un paiement effectue via l'interface utilisateur en echange du logiciel. Une assistance pour le logiciel est prevue via l'interface. En outre des droits sont accordes du fait de la vente du logiciel.

Legal Status (Type, Date, Text)

Publication 20010104 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010426 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion

Grrcler fulfillment

End user credit risk management

Sales reporting

1 5 0 Value added services

Product selection

Custornization

Installation / integration  
Training  
The...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/20 (Item 18 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00767616 \*\*Image available\*\*

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR TRACKING SOFTWARE SALE TRANSACTIONS OF AN INTERNET-BASED RETAILER FOR REPORTING TO A SOFTWARE PUBLISHER**

**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT A DES TRANSACTIONS SUIVIES DE VENTES DE LOGICIELS D'UN DETAILLANT INTERNET EN VUE DE COMMUNIQUER CES TRANSACTIONS A UN EDETEUR DE LOGICIELS**

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL  
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue SE, Bellevue, WA 98006, US, US  
(Residence), US (Nationality), (Designated only for: US )  
HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US  
(Residence), US (Nationality), (Designated only for: US )  
PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US  
(Residence), US (Nationality), (Designated only for: US )

Legal Representative:

BROCK Joe A, Hickman Stephens Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101227 A1 20010104 (WO 0101227)  
Application: WO 2000US18285 20000629 (PCT/WO US0018285)  
Priority Application: US 99343370 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-001/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description  
Claims

Fulltext Word Count: 28097

English Abstract

A system, method, and article of manufacture are provided for accurately tracking transactions involving software. First, a plurality of decryption keys are provided which each allow use of corresponding software. Next, a request is received for a decryption key from a requestor after which a transaction represented by the request for the decryption key is logged. The decryption key is then outputted to the requestor. Thereafter, the transaction is reported for allowing the



tracking of revenue generated by the sale of the software.

French Abstract

L'invention porte sur un systeme, un procede et un article de fabrication s'appliquant au suivi precis de transactions concernant un logiciel. Une pluralite de cles de chiffrement sont d'abord creees pour autoriser l'utilisation d'un logiciel correspondant. Une demande provenant d'un demandeur est ensuite recue pour une cle de chiffrement, apres quoi une transaction representee par la demande de cle de chiffrement est enregistree. La cle de chiffrement est ensuite envoyee au demandeur. La transaction est ensuite communiquee pour permettre le suivi des revenus generes par la vente du logiciel.

Legal Status (Type, Date, Text)

Publication 20010104 A1 With international search report.

Publication 20010104 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20011011 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion

Order fulfillment

End user **credit risk management**

Sales reporting

0 Value added services

Product selection

Customization

Installation / Integration

Training

The system of...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/21 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00767615 \*\*Image available\*\*

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SOFTWARE SOURCE AUTHENTICATION FOR RETURN PURPOSES**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE PERMETTANT D'AUTHENTIFIER LA SOURCE D'UN LOGICIEL EN CAS DE RENVOI**

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL

(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue S.E., Bellevue, WA 98006, US, US

(Residence), US (Nationality), (Designated only for: US )

HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US

(Residence), US (Nationality), (Designated only for: US )

PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US

Search Report from Ginger D. Roberts

(Residence), US (Nationality), (Designated only for: US )

Legal Representative:

BROCK Joe A, Hickmann Stephens Coleman & Hughes, LLP, P.O. Box 52037,  
Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101226 A1 20010104 (WO 0101226)

Application: WO 2000US18251 20000629 (PCT/WO US0018251)

Priority Application: US 99343375 19990630

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

US UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-001/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 27904

English Abstract

A system, method, and article of manufacture are provided for identifying electronically distributed software after distribution. First, software is electronically transferred to a user over a network in exchange for payment during a transaction. After the transaction, a proof-of-purchase is then downloaded over the network. Such proof-of-purchase identifies the transaction. Thereafter, a notice of return including the proof-of-purchase is received from the user over the network. The authenticity of the proof-of-purchase is verified, after which a value of a refund for the return is determined. The refund is then processed.

French Abstract

On decrit un systeme, un procede et un article manufacture qui permettent d'identifier un logiciel distribue electroniquement apres sa distribution. Tout d'abord, le logiciel est electroniquement transfere a un utilisateur du reseau en echange d'un paiement effectue lors d'une transaction. Apres la transaction, une preuve d'achat est telechargee sur le reseau. Cette preuve d'achat identifie la transaction. Un avis de renvoi comprenant la preuve d'achat est ensuite recu par l'utilisateur du reseau. L'authenticite de la preuve d'achat est verifiee puis une valeur de remboursement pour le renvoi est determinee. Le remboursement est ensuite traite.

Legal Status (Type, Date, Text)

Publication 20010104 A1 With international search report.

Publication 20010104 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20010412 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion  
Order fulfillment

End user credit risk management  
Sales reporting  
0 Value added services  
Product selection  
Customization  
Installation / integration  
Training

1 5

The...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, third party "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/22 (Item 20 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00767614 \*\*Image available\*\*

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AUTOMATICALLY GENERATING A TAILORED LICENSE AGREEMENT**

**SYSTEME, PROCEDE, ET ARTICLE FABRICATION PERMETTANT DE GENERER AUTOMATIQUEMENT UN DROIT D'UTILISATION PERSONNALISE**

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL  
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EVANS Damian P, 4528 169th Avenue SE, Bellevue, WA 98006, US, US  
(Residence), US (Nationality), (Designated only for: US )  
HUTTUNEN Pekka T, 5730 27th Avenue N.E., Seattle, WA 98105, US, US  
(Residence), US (Nationality), (Designated only for: US )  
PIYARALI Ali, 3833 42nd Avenue N.E., Seattle, WA 98105, US, US  
(Residence), US (Nationality), (Designated only for: US )

Legal Representative:

BROCK Joe A, Hickman Stephens Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200101225 A1 20010104 (WO 0101225)  
Application: WO 2000US18049 20000629 (PCT/WO US0018049)  
Priority Application: US 99343489 19990630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-001/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 28016

English Abstract

A system, method and article of manufacture are provided for generating a license for software electronically distributed over a network. First, a user is prompted to enter user input relating to the user. Next, the user input is received over the network after which the user is allowed to

select software over the network. The selected software is then downloaded over the network and a license agreement is generated utilizing the user input. Thereafter, the license agreement is downloaded over the network. Upon the receipt of an acceptance of the license agreement over the network, the acceptance is stored and reported to a source of the software.

French Abstract

L'invention concerne un systeme, un procede et un article de fabrication permettant de generer un droit d'utilisation d'un logiciel distribue electroniquement sur un reseau. Un utilisateur est d'abord invite a entrer une entree utilisateur associee audit utilisateur. Puis l'entree utilisateur est recue sur le reseau, l'utilisateur etant ensuite autorise a selectionner un logiciel sur ledit reseau. Le logiciel selectionne est telecharge sur le reseau, et un droit d'utilisation est genere a l'aide de l'entree utilisateur. Ce droit d'utilisation est ensuite telecharge sur le reseau. Lors de la reception d'une acceptation du droit d'utilisation sur le reseau, cette acceptation est stockee et signalee a une source du logiciel.

Legal Status (Type, Date, Text)

Publication 20010104 A1 With international search report.

Publication 20010104 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20010419 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:  
Detailed Description

Detailed Description

... provide the following existing functions.

Demand generation through advertisement and promotion

Order fulfillment

End user **credit risk management**

Sales reporting

0 Value added services

Product selection

Customization

Installation / integration

Training

The system of...

...channel partners 502. This is accomplished by the introduction of another entity, namely an independent, **third party** "clearinghouse" 506 provides a value added service to the publisher 500.

The clearinghouse 506 provides...

20/5,K/23 (Item 21 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00762424 \*\*Image available\*\*

**METHOD AND BUSINESS MODEL FOR MATCHING MORTGAGE LENDERS AND BORROWERS**

**PROCEDE ET MODELE DE FONCTIONNEMENT POUR LA MISE EN CORRESPONDANCE DE PRETEURS ET D'EMPRUNTEURS HYPOTHECAIRES**

Patent Applicant/Assignee:

LOAN TRADER COM, 300 Commerce Way, Ste. 200, Irvine, CA 92602, US, US

(Residence), US (Nationality)

Inventor(s):

Search Report from Ginger D. Roberts

TRAN Donald, 27780 Homestead Road, Laguna Niguel, CA 92677, US,  
LE John Nhat, 10745 Taulbee Court, Tustin, CA 92782, US,  
PALMER Robert Leroy, 59 Eagle Run, Irvine, CA 92614, US,

Legal Representative:

GLENN Michael A (et al) (agent), Glenn Patent Group, 3475 Edison Way,  
Suite L, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200075833 A2 20001214 (WO 0075833)  
Application: WO 2000US15329 20000531 (PCT/WO US0015329)  
Priority Application: US 99326972 19990607

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6485

English Abstract

French Abstract

Un systeme de mise en correspondance de preteurs et d'emprunteurs fonde sur des files d'attente est mis en oeuvre sous forme d'un serveur Web sur Internet. Chaque client de pret hypothecaire ne remplit qu'une demande de pret hypothecaire pour un courtier en hypothecques. Ce courtier en hypothecques utilise Internet pour communiquer la demande de pret a une pluralite de preteurs hypothecaires. Des filtres sont utilises pour ne retransmettre ces demandes de pret qu'aux preteurs desirant recevoir des demandes emises par des emprunteurs ayant des cotes credit ou des cotes de solvabilite particulieres. Les courtiers envoient des demandes de pret aux preteurs qui correspondent a leurs besoins en produit. Chaque demande de pret figure dans une des nombreuses files d'attente. Selon l'action devant etre menee, chaque courtier du preteur va faire avancer une demande de pret d'une file d'attente a la suivante. L'etat de chaque demande de pret est par consequent lie a la file d'attente dans laquelle elle a ete placee. Chaque preteur genere une reponse individuelle a chaque demande de pret que le courtier peut prelever et choisir. Ce systeme permet d'appliquer de maniere efficace et constante des commandes de controle de qualite et de gestion des affaires.

Legal Status (Type, Date, Text)

Publication 20001214 A2 Without international search report and to be  
republished upon receipt of that report.  
Examination 20010607 Request for preliminary examination prior to end of  
19th month from priority date  
Declaration 20011025 Late publication under Article 17.2a  
Republication 20011025 A2 With declaration under Article 17(2)(a); without  
abstract; title not checked by the International  
Searching Authority.

Fulltext Availability:

Claims

Claim

... loan requests sent to particular lenders in the lender-class of users according to a **credit - risk** score of a corresponding borrower and **credit - risk** limits imposed by a corresponding lender; the credit-rating filter is fine-tuned by said corresponding lender according to quality control and business **management** review of past loan requests that have been accepted or rejected by said corresponding lender...

...or rejected by a broker  
after an offer to fund by the lender;  
a lender **management** and quality control monitor in which any loan requests and  
their associated status and details can be reviewed in real time; and  
a feedback link between the lender **management** and quality control monitor and the credit-rating filter that provides for an adjustment of a **credit - risk** threshold associated with borrowers having loan requests sent to a particular lender. -1 9  
100...

...110 120 Lender C  
cn display &  
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q **Service**  
**Provider**  
409  
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Internet 121  
display & Lender D  
keyboard **Service**  
**Provider** nerne modem compi  
S rvic H  
130 Provider  
138 136 1-134 r1h  
Jdatabase co...

20/5,K/24 (Item 22 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00761432

**METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE**

**PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS**

Patent Applicant/Assignee:

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Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN  
55402-0903, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)  
Application: WO 2000US14459 20000524 (PCT/WO US0014459)  
Priority Application: US 99320818 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 151011

#### English Abstract

The present invention is provided for comparison shopping by utilizing a customer's profile to prioritize the features of a group of similar, competing products. First, a customer's profile is developed. This profile may be developed from many sources including customer input, customer buying habits, customer income level, customer searching habits, customer profession, customer education level, customer's purpose of the pending sale, customer's shopping habits, etc. Next, the customer selects multiple, similar items, i.e. products or services to compare. Finally, a comparison table is presented which prioritizes the features in accordance with the customer's profile.

#### French Abstract

La presente invention concerne un achat par comparaison grace a l'utilisation d'un profil consommateur pour etablir des priorites dans les caracteristiques d'un groupe de produits analogues en concurrence. D'abord on elabore un profil consommateur. Ce profil peut etre elabore a partir de plusieurs sources, y compris une entree de donnees du consommateur, les habitudes d'achat du consommateur, le revenu du consommateur, les habitudes de recherche du consommateur, la profession du consommateur, le niveau d'education du consommateur, les attentes du consommateur pour la vente en cours, les habitudes d'achat du consommateur, etc. Ensuite, le consommateur selectionne plusieurs articles analogues, c.-a-d. des produits ou des services afin de les comparer. Enfin, un tableau de comparaison produit etablit des priorites de caracteristiques en fonction du profil du consommateur.

#### Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date

#### Fulltext Availability:

Detailed Description

#### Detailed Description

... a bundle of platform extensions

Bundle including the following.

0 Internet Administrator -- provides secure remote management of distributed ISP services

Internet Services Monitor - monitors Internet services, identifies and manages network problems...usually provided (as opposed to the 'black box' component approach)

That these libraries come from third - party software houses does not

always guarantee their quality. In order minimize the dependency of the  
...

...possible changes within the libraries), it is recommended that wrappers  
are written to enclose any **third - party** code. This way, if any changes  
are made to the libraries, only the wrappers would...objectlibrary  
really need to be wrapped?

It may not always be prudent to wrap all **third party** objects/code  
that are to be used on a project. Sometimes the cost involved may...

...the skills required to manage the process of video production mean that  
it is usually **outsourced** to a **third party**. It is important however  
that the personnel charged with creating video content are an integral...

...adequate. For high-quality original content, a 5 professional recording  
studio is recommended. Again, if **third parties** are involved, it is  
important that they are fully integrated into the team.

For both...

20/5,K/25 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00761430

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PRIORITIZING COMPONENTS OF  
A NETWORK FRAMEWORK REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY  
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE  
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE  
EN OEUVRE D'UNE TECHNIQUE**

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,  
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Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073956 A2 20001207 (WO 0073956)  
Application: WO 2000US14406 20000524 (PCT/WO US0014406)  
Priority Application: US 99321274 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 149024



English Abstract

A system, method, and article of manufacture are provided for prioritizing components of an existing network framework. First, a priority is determined among a plurality of components required for implementation of a predetermined technology using an existing network framework. The existing network framework and the plurality of components are then pictorially represented. Next, a first component of the existing network framework is indicia coded in order to indicate that the first component must be implemented first. Thereafter, a second component and any remaining components of the existing network framework are indicia encoded in order to indicate that the second components and any remaining components must be implemented after the first component.

French Abstract

Cette invention a trait a un systeme, a une methode et a l'article fabrique permettant de classer par ordre de priorite des composants d'une structure de reseau existante. Un certain degre de priorite est, tout d'abord, etabli entre plusieurs composants necessaires a la mise en oeuvre d'une technique predeterminee au moyen d'une structure de reseau existante. Cette derniere ainsi que les composants sont representes graphiquement. Ensuite, un premier composant de la structure de reseau est code sous forme de signe afin d'indiquer qu'il doit etre mis en oeuvre en premier. Un deuxieme composant ainsi que tous les composants restants de la structure de reseau existante sont ensuite codes sous forme de signes afin d'indiquer qu'ils doivent etre mis en oeuvre a la suite du premier.

Legal Status (Type, Date, Text)

Publication	20001207	A2 Without international search report and to be republished upon receipt of that report.
Examination	20010322	Request for preliminary examination prior to end of 19th month from priority date
Correction	20020221	Corrected version of Pamphlet: page 359a, description, added; pages 1/97-97/97, drawings, replaced by new pages 1/190-190/190
Republication	20020221	A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

Detailed Description

Detailed Description

... provided by eight of the services offered by Business I: Netra/ISP Server Bundles, System Management Tools, Business/Java Web Servers, News Server/Forum, Directory Services, Business.net, the Browsers, and... chosen, each exchange must be designed to allow for the detailed design of each module ( clients , services, functions), and to lay the basis for more refined performance modeling. To ensure against...statuses, and so on).

b) What engagementfactors affect the use of Test Data Management tools?

Risk rating of the engagement

In general, management and planning tools help better address the engagement risks . A high risk rating for the engagement will affect positively the decision to use tools such as test...operating statuses, and so on).

d) What engagementfactors affect the use of Test Planning tools?

Risk rating of the engagement

In general, management and planning tools help better address the engagement risks . A high risk rating for the engagement will affect positively the decision to use tools such as Test...

...Automation Strategy - Version 1. 1. Engagement factors to be considered include.

0 Fixed fee engagement  
Risk rating of the engagement  
Criticality of the engagement  
Risk of not automating testing  
d) What application factors should be considered when automating Test Execution? RTP...

20/5,K/26 (Item 24 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00761424

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

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MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
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Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)  
Application: WO 2000US14458 20000524 (PCT/WO US0014458)  
Priority Application: US 99321360 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 149456

English Abstract

French Abstract

L'invention concerne un systeme, un procede et un article manufacture destines a afficher des phases de fourniture de composants d'un systeme, en affichant d'abord une representation picturale d'un systeme existant comprenant plusieurs composants. Ensuite, une premiere serie de composants a fournir dans une premiere phase est presentee. Cette operation s'effectue par codage indiciel de la premiere serie de composants, de facon specifique. Par la suite, une deuxieme serie de composants a fournir dans une deuxieme phase est presentee. Cette operation s'effectue par codage indiciel de la deuxieme serie de

Search Report from Ginger D. Roberts

composants, de facon unique par rapport au codage indiciel de la premiere serie de composants.

Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010301 Request for preliminary examination prior to end of 19th month from priority date  
Declaration 20011108 Late publication under Article 17.2a  
Republication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Fulltext Availability:  
Detailed Description

Detailed Description

... the components of the system are indicia coded in order to convey information regarding building, **managing**, and/or supporting the various components of the system. As such, various capabilities may be...the exact functionality that is required of the target system because they are created by **third parties**. They may have ...is still not fully mature in the majority of IDEs, although some are closely integrated with **third - party** configuration management packages.

When selecting an IDE it is important to ensure that team development...

20/5,K/27 (Item 25 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00761423

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)  
Application: WO 2000US14457 20000524 (PCT/WO US0014457)  
Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Search Report from Ginger D. Roberts

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 150133

English Abstract

French Abstract

Cette invention se rapporte a un systeme, un procede et un article manufacture permettant l'acheminement efficace des composants d'un systeme necessaires a sa mise en pratique. A cet effet, on affiche d'abord une representation graphique du systeme, qui contient les divers composants du systeme, puis on code a l'aide d'indices ces composants, afin d'indiquer lesquels sont necessaires pour la mise en pratique du systeme.

Legal Status (Type, Date, Text)

Publication	20001207	A2 Without international search report and to be republished upon receipt of that report.
Examination	20010222	Request for preliminary examination prior to end of 19th month from priority date
Declaration	20010802	Late publication under Article 17.2a
Republication	20010802	A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Declaration	20010802	Late publication under Article 17.2a
Correction	20010907	Corrected version of Pamphlet: pages 1/97-97/97, drawings, replaced by new pages 1/190-190/190; due to late transmittal by the receiving Office
Republication	20010907	A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Fulltext Availability:

Detailed Description

Detailed Description

... provided by eight of the services offered by Business I: Netra/ISP Server Bundles, System Management Tools, Business/Java Web Servers, News Server/Forum, Directory Services, Business.net, the Browsers, and... usually provided (as opposed to the 'black box' component approach)

That these libraries come from third - party software houses does not always guarantee their quality. In order minimize the dependency of the ...

...possible changes within the libraries), it is recommended that wrappers are written to enclose any third - party code. This way, if any changes are made to the libraries, only the wrappers would...address the engagement risks. A high risk rating for the engagement will affect positively the decision to use tools such as Test Planning, test data management, problem management, and configuration management...

20/5,K/28 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761422

**BUSINESS ALLIANCE IDENTIFICATION**

**SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES  
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU**

**Patent Applicant/Assignee:**

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
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**Inventor(s):**

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
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**Legal Representative:**

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,  
P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

**Patent and Priority Information (Country, Number, Date):**

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)  
Application: WO 2000US14375 20000524 (PCT/WO US0014375)  
Priority Application: US 99320816 19990527

**Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE**

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

**Main International Patent Class: G06F-017/60**

**Publication Language: English**

**Filing Language: English**

**Fulltext Availability:**

Detailed Description

Claims

Fulltext Word Count: 149371

**English Abstract**

A system, method and article of manufacture are provided for identifying alliances among a plurality of business entities in components of a network framework. First, alliances are identified among a plurality of business entities in terms of components of a current network framework. Next, a pictorial representation is displayed of the current network framework and the components. The alliances are then conveyed by indicia coding the components of the current network framework in which the alliances exist.

**French Abstract**

La presente invention concerne un systeme, un procede et un article de production permettant d'identifier les alliances au sein d'un groupe de plusieurs entites commerciales en terme de composants d'un cadre de reseau. Tout d'abord, les alliances sont identifiees parmi un groupe de plusieurs entites commerciales en terme de composants d'un cadre de reseau en cours. Ensuite, une representation graphique du reseau en cours et des composants est affichee. Les alliances sont alors acheminees en codant les composants du cadre de reseau en cours dans lequel les alliances existent avec des marques.

**Legal Status (Type, Date, Text)**

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010301 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20010525 Late publication of international search report

Republication 20010525 A3 With international search report.

**Fulltext Availability:**

Detailed Description

Detailed Description

... and from the very beginning of the development process.

Usability Testing can help developers.

Reduce risk by confirming that they are building the right solution  
Identify new system requirements  
25 Decrease...the exact functionality that is required of the target system because they are created by third parties. They may have to be configured in order to behave in the desired fashion. The...is still not fully mature in the majority of IDEs, although some are closely integrated with third - party configuration management packages.

When selecting an IDE it is important to ensure that team development is sufficiently...

...and/or Interpreter are included as an integral part of the system. In addition, the management of compilation and linking is automated using MAKE utilities which understand the dependencies between modules...

20/5,K/29 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00755450 \*\*Image available\*\*

**METHOD OF SOCIAL NETWORK GENERATION**

**PROCEDE POUR GENERER UN RESEAU SOCIAL**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

COLONNA Robert J, 505 Edgerton Place, Pittsburgh, PA 15208, US, US  
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Legal Representative:

IWANEJKO Gerald J Jr, Cohen & Grigsby, P.C., 15th floor, 11 Stanwix  
Street, Pittsburgh, PA 15222, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200068860 A2 20001116 (WO 0068860)

Application: WO 2000US13132 20000512 (PCT/WO US0013132)

Priority Application: US 99134018 19990512

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 18565

English Abstract

A method and system for identifying and creating links that allow the user to more accurately and completely view and measure the relationships it has with its customers and the relationships its customers have with

other customers. A method and system has been created for determining the value of the customer or group of customers in the case of a household based on the criteria the user desires to utilize for the analysis being performed. The method for determining these relationships and the system of organizing the data allow for flexible analysis of all the key economic units by which a user might wish to analyze the data. These economic units include: individual at a specific address, household as defined as a specific address, household as defined as an economic buying unit at multiple addresses, or corporation/organization. The data can be further organized and analysis performed using additional criteria the system defines including whether a link to a corporation is Direct or Affinity. It can also include the value of selected types of relationships of customers with other customers any number of links from the target customer. The system is used to make better decisions about how to manage the customer relationship, often referred to as one-to-one marketing. An analogue of this system may also be developed in pharmacology for the tracking of compounds in drugs and their resultant effect on disease.

#### French Abstract

L'invention concerne un procede et un systeme pour identifier et creer des liens qui permettent a l'utilisateur d'avoir une vue d'ensemble et de mesurer avec plus de precision les relations qu'il a avec ses clients ainsi que les relations qu'ont ces clients avec d'autres clients. On a mis au point un procede et un systeme pour determiner la valeur d'un client ou d'un groupe de clients dans le cas d'un menage, sur la base des criteres que l'utilisateur desire utiliser pour l'analyse en cours. Le procede pour determiner ces relations et le systeme d'organisation des donnees permet de conduire une analyse souple de toutes les unites economiques cruciales a travers lesquelles l'utilisateur pourrait souhaiter analyser les donnees. Ces unites economiques comprennent des particuliers a des adresses determinees, des menages ayant une adresse determinee, des menages definis comme unites economiques d'achat avec des adresses multiples ou encore des compagnies/des organisations. On peut poursuivre l'organisation des donnees ainsi que l'analyse en utilisant des criteres supplementaires que definit le systeme, y compris le critere qui indique si un lien avec une compagnie est direct ou si c'est un lien d'affinite. Ces criteres peuvent aussi comprendre la valeur des types selectionnes de relations des clients avec d'autres clients pour n'importe quel nombre de liens emanant du client cible. On utilise le systeme pour ameliorer le processus de prise de decisions sur la gestion des relations avec des client, souvent appele "marketing de face a face". On peut developper un systeme analogue en pharmacologie pour surveiller les composes dans des medicaments et le resultat de leur application au traitement d'une maladie.

#### Legal Status (Type, Date, Text)

Publication 20001116 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010525 Request for preliminary examination prior to end of 19th month from priority date  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... disclosure shall also include prospective customers), inclusive of all opportunities and risks, and wish to **manage** the relationships they have with customers based upon this understanding. They do this through analyzing...

...their information on the customers. The resultant information will be useful in the course of **managing** the company or organization's relationship with their customers (and prospects). This data can be used

in a variety of ways to value and manage customer relationships. Using this data, companies can customize how the customer is handled based on...

...which may include influence over other customers) to the company or organization and any associated credit risk. The determination of the value of the customer is used to make decisions about a number of issues including, but not limited to, the pricing of services provided...

20/5,K/30 (Item 28 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00751214

**SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT  
SYSTEME ET PROCEDE POUR DEVELOPPER ET GERER UN PRODUIT DE SERVICES  
FINANCIERS**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US9899 20000413 (PCT/WO US0009899)

Priority Application: US 99293398 19990416; US 99475693 19991230

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 25402

**English Abstract**

A system and method for developing and managing a financial services product has been disclosed. The system includes a central processing unit, a plurality of user interfaces for use by a cross-functional product development team, and a memory including data files for storing particular information in connection with the method. The data files can be accessed, reviewed and/or updated by various members of the product development team. In accordance with invention, the central processing unit is programmed to incorporate a unique product development process including one or more stages associated with designing, approving, launching and managing the product. Each of these stages, in turn, incorporates one or more of the following features: risk management



processes, quality control processes, data-driven analytics and cross-functional team attributes. This unique integrated system and method provides a consistent, sustainable and repeatable process applicable to the development and management of a wide variety of financial services products.

French Abstract

L'invention concerne un systeme et un procede pour developper et gerer un produit de services financiers. Le systeme comprend une unite centrale, plusieurs interfaces utilisateur utilisees par une equipe interfonctionnelle de developpement de produit et une memoire contenant des fichiers de donnees destines a stocker des informations determinees en rapport avec le procede. Differents membres de l'equipe de developpement de produit peuvent acceder a ces fichiers de donnees, les reviser et/ou les mettre a jour. Selon cette invention, l'unite centrale est programme pour comprendre un processus unique de developpement de produit comportant un ou plusieurs stades associes a la conception, a l'approbation, au lancement et a la gestion du produit. A leur tour, chacun de ces stades comprend une ou plusieurs fonctionnalites suivantes: processus de gestion des risques, processus de controle de la qualite, analyses guidees par les donnees et attributs de l'equipe interfonctionnelle. Ce systeme et ce procede uniques et integres assurent un processus stable, durable et repetitif qui peut etre applique au developpement et a la gestion d'une large gamme de produits de services financiers.

Legal Status (Type, Date, Text)

Publication 20001026 A2 Without international search report and to be republished upon receipt of that report.  
Correction 20020404 Corrected version of Pamphlet: pages 1/20-20/20, drawings, replaced by new pages 1/39-39/39; due to late transmittal by the receiving Office  
Republication 20020404 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

Detailed Description

Detailed Description

... fit

- Vii. Execution Plan by Channel
- viii. Infrastructure Analysis
- ix. Investment Strategy
- X. Approval of Credit Authority by appropriate person
- xi. Risk Management (Risk Drivers/Triggers/Mitigants)
- Xii. Exit Strategy (if appropriate)
- 1 5 Xiii. Sensitivity Analysis
- Xiv. Cross-Sell Strategy (if applicable)
- Xv. Reinsurance Assessment
- Xvi. Transition Plan
- Xvii. Recommendation
- xviii. Business & Customer Communication Plan
- xix. Post-Launch Feedback Loop and Timeline
- XX. Data Collection & Reporting Plan
- b...

20/5,K/31 (Item 29 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00747097 \*\*Image available\*\*

CREDIT PREQUALIFICATION AND GRANTING SYSTEM AND METHOD

PRESELECTION POUR L'OCTROI D'UN CREDIT ET SYSTEME ET PROCEDE D'OCTROI

Search Report from Ginger D. Roberts

Patent Applicant/Assignee:

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Center, P.O. Box 5218, Princeton, NJ 08543, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200060487 A1 20001012 (WO 0060487)

Application: WO 2000US8673 20000331 (PCT/WO US0008673)

Priority Application: US 99285281 19990402

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-015/20

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5785

English Abstract

A system and method for prequalifying a consumer for credit and selectively offering an opportunity to enroll or apply for a credit account to the consumer only if the consumer satisfies certain preselection criteria. More particularly, the invention relates to a system and method for prequalifying and selectively offering an opportunity to enroll or apply for a credit account (S4(b)) only to consumers satisfying certain preselection criteria, wherein individual consumers are automatically prequalified (S3) for credit at a point of contact between the consumer and a vendor (S10) and wherein the individual consumers are unaware that they are being prequalified.

French Abstract

L'invention concerne un systeme et un procede permettant de preselectionner un client demandant un pret et de proposer de maniere selective l'ouverture d'un compte de credit au client uniquement si celui-ci satisfait a certains criteres de preselection. L'invention concerne plus particulierement un systeme et un procede de preselection et d'offre selective d'une ouverture d'un compte de credit (S4(b)) reservee aux clients repondant a certains criteres de preselection. Les clients individuels sont automatiquement preselectionnes (S3) pour le credit en un point de contact entre le client et l'institution (S10) sans pour autant en etre conscients.

Legal Status (Type, Date, Text)

Publication 20001012 A1 With international search report.

Rev Srch Rpt 20001214 Late publication of revised international search report

Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... credit account for the consumer.

18 The system of claim 15, further comprising:

(i) (2) **advising** the **consumer** of the terms of the credit account.

1 6

s I OF S3

CONTACT

S2...

...McGINNIS, P., 'The Place of Technology in Generating Credit Opportunities', Journal of 1-18 Lending & **Credit Risk Management**, v79, MO, p. 15-24, June 1997. Dialog file 268: Banking Information Services Dialog AccessionGale Group Trade & Industry DB. Dialog Accession # 05173105. A SULLIVAN, D., 'Scoring Borrower **Risk** . ( **Credit Scoring**)', Mortgage Banking, v55, n2, 1-18 p.94(5), Nov. 1994. Dialog file 148...

20/5,K/32 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00739972

**TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS**

**PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET SYSTEMES**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200052555 A2 20000908 (WO 0052555)

Application: WO 2000US5644 20000303 (PCT/WO US0005644)

Priority Application: US 99264171 19990305

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Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 32901

English Abstract

A simplified trade finance method particularly for international trade in goods or services, a "traded product", can employ one, and preferably two, novel, modified bills of exchange. A first bill of exchange (1 o E), which is a payment draft, is executed by a buyer (B), and returned to seller (S) prior to release of the traded product by seller (S). Seller (S) can obtain credit verification of the first bill of exchange (1 o E), if necessary, before releasing the traded product, protecting seller (S) from failure of buyer (B) to pay. The first bill of exchange (1 o E) can be dormant and non-negotiable until activated by an event agreeable to a buyer (B), for example, release of the traded product. Buyer (B) is thus protected against seller (S) delaying or failing to ship the traded product after having received a payment instrument from buyer (B). A pro-forma invoice (PFI) can be used to define the transaction details,

and set forth agreement terms including the possibility of removing merchandise claims or disputes from the payment cycle for resolution in accordance with international convention or treaty, e.g. the Vienna Convention on the International Sale of Goods. A second bill of exchange, mutually extinguishable with the first bill of exchange (1 o E) can be employed to facilitate provision of credit by the buyer's bank (BB), avoiding need to utilize seller's (S) credit resources.

#### French Abstract

La presente invention concerne un procede simplifie de financement de transactions commerciales notamment en commerce international de biens et services, un 'produit de commerce' peut utiliser une, et de preference deux, nouveaux types de lettres de change. Une premiere lettre de change (1 o E), qui est un effet de paiement, est executee par un acheteur (B), et renvoyee au vendeur (S) prealablement a la liberation du produit de commerce par le vendeur (S). Le vendeur (S) peut obtenir une verification de credit de la premiere lettre de change (1 o E), le cas echeant, avant d'expedier le produit de commerce, le vendeur (S) etant ainsi protege contre tout default de paiement de l'acheteur (B). La premiere lettre de change (1 o E) peut demeurer inactive et non negociable jusqu'a qu'elle soit rendue active par un evenement, agree par l'acheteur (B), par exemple, la liberation du produit de commerce. Ainsi l'acheteur (B) est protege contre un retard de la part du vendeur (S) ou un default d'expedition du produit de commerce apres reception d'un instrument de paiement de la part de l'acheteur (B). Une facture type (PFI) peut etre utilisee pour definir les details de la transaction, et etablir les termes du contrat comprenant la possibilite d'eliminer les reclamations de marchandises ou des disputes du cycle de paiement en vue d'une solution selon une convention ou traite international, par exemple la Convention de Vienne sur la Vente Internationale de Biens. Une deuxieme lettre de change, d'extinction mutuelle avec la premiere lettre de change (1 o E) peut etre utilisee pour faciliter des provisions de credits par la banque de l'acheteur (BB), evitant ainsi de recourir aux ressources de credits du vendeur (S).

#### Legal Status (Type, Date, Text)

Publication 20000908 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010315 Request for preliminary examination prior to end of 19th month from priority date

#### Fulltext Availability:

Claims

#### Claim

... desired.

Table 5: Pro-Forma Invoice Summary Information

PROFORNIA invoice 4: {fills in from doc1 Customer id: f oil proforma (from, accounts)1

DATE: jentered from proformal Amount: @entered from proformaj...

...Policy 4

Marine all risks: shippers load & count. Insurance at the cost and risk of buyer .

Enter here tile customs (HS) code most applicable to these goods:

Table 8: Import Certifications...

...details required for the bank of presentation in Table 6, usually chosen by the importer, " buyer 's bank B" as appropriate herein, for carriage insurer information in Table 7, for import...in orderfor documentation to be completed in the US on your beha@f) You authorize ( agent /forwarder/carrier or leave blank) to act as forwarding agent for you

for Export Control, Census Reporting, and Customs purposes. If you have no permanent...

...55 initiate this transaction. You may fax this document and the signed proforma as an **advice** of acceptance, however, the transaction cannot be officially entered until the signed document is received...of exchange. The first bill of exchange can be a trade draft issued by a **buyer** and activatable by release from a seller of a traded product purchased by the **buyer** by delivery of tile product or activatable by such other event relating to the purchase as may be agreed by the **buyer** and seller. The second bill of exchange can be a banker's draft which is exchanged by the seller for the trade draft. The process can be **managed** by software implemented on a Suitable device, for example a computer, and the software **management** process may itself provide credit enhancernent. The invention in this aspect distinguishes from a conventional...

...signing the bill of exchange "accepted" and returns same to the originator, or the originatoCs **agent** as evidence of acceptance. If desired, the counterparty may be authorized to create the bill...

...of the originator through the agency of a limited power of attorney. If desired, the **third party** administrator TPA can **manage** the process by which the payment between the parties to the I't and 2dof...

...of exchange which demonstrate a willingness to pay, and then credit enhancing, using either the **third party** administrator TPA, or an outside agency, to demonstrate ability to pay. The steps of demonstrating ...

...instruments and systems of the invention. In another aspect, the invention provides a trade finance **management** system for **managing** and tracking the trade finance methods of the invention. Preferably, the system is computer implemented and employs novel software to perform its functions. The trade finance **management** system can be operated by a **third party** administrator TPA, and can have selected modules distributed or otherwise made available to the parties to the trade finance method to enable such parties to participate in **individual** aspects or steps of the method, as required. Webbed network communication between the document image...

...Preferably, the system modules provide only such access and functionality as are needed by an **individual** participant to complete their role in a transaction, to ensure confidentiality. Such controlled access may document image workflow **management** software operating through distributed applications, communicating via a LAN, tile Internet or other WAN, or other suitable network architecture, to **manage** data entry, document creation and tracking, transaction tracking, contact **management** and other facets of the workflow process. Generally tile software is made available to the...

...technically unsophisticated parties to participate without use of a computer. Preferably, the trade finance process **manager**, if employed, also **manages** data entry. The document image workflow software is preferably intelligent and has high-level functionality...

...the pre-approved bill of exchange of tile invention evidences time-specific willingness of the **buyer** to pay and the **buyer** 's ability to pay can be evidenced, if desired, using an outside agency, which may ...

...create collateral value in the pre-approved bill of exchange which is enhanced by the **buyer** 's signed statement of intent to pay. The invention enables a lender, or other authorized...

- ...monitor the status and development of that collateral through networked use of the trade finance **management** system. A wide variety of optional features can be added to enhance the trade finance...
- ...optional features can, in most cases, be computer-implemented or facilitated employing the trade finance **managernent** system of the invention. Some such optional features will now be described, using by way...
- ...seller exporting from the United States to a foreign jurisdiction. The exemplary case of a **buyer** importing to the United States will also be referenced. Those of ordinary skill in the art will understand that the invention can be similarly employed by **buyers** and sellers in other nations, regions or jurisdiction, in an equivalent manner, with suitable modifications to...
- ...Trade acceptance to banker's acceptance. In a simpler embodiment of the invention wherein a **buyer** executed trade acceptance is converted to a banker's acceptance, but there is no pre...
- ...work in process, or exporters whose banks will lend against credit-enhanced foreign receivables. A **third party** administrator TPA administering or facilitating such a method can obtain payment by drawing an accepted...
- ...This procedure is relatively expensive as a transaction cost, but enables the trade finance process **manager**'s fees to be collected via a bill of exchange issued by the exporter, rather...
- ...process. One useful form of risk retention in a financing process comprising a series of **individual** transactions is for the **buyer** or seller to furnish a standby letter of credit payable to the H/SI for...US receivable. The money transaction would be between the foreign exporter's bank, or service **intermediary** and tile acceptance-issuing bank. Preferably, the **third party** administrator TPA could electronically track and document the transactions and **manage** the money, but neither handle nor have control of the money. The retention, which in...
- ...10-30 percent of the value of the import transaction, can be handled by the **third party** administrator TPA who inay obtain its fee from the retention and remit the balance of...
- ...when there is no longer a possibility of merchandise claims being made. The trade finance **management** system can enable the **third party** administrator TPA using document imaging software to **manage** tile process in tile acceptance-issuing bank from their own remote office using multiple level...
- ...limited access and confidentiality. According to a further feature of the invention, one way of **managing** merchandise claims that have been, or are to be, removed from tile payment cycle by...
- ...is for the U.S.-based exporter-seller to pre-agree with the foreign importer- **buyer** to hire an outside merchandise claims adjusting company to adjust any merchandise claims that may...
- ...charged to tile expense and risk of the exporter who also is responsible for the **third party** administrator TPA's fees. To facilitate the process, tile importer call pre-agree to firnit...
- ...say 20 percent. Importers with frequent or 1 5 excessive merchandise claims are not attractive **credit risks** . In either case, merchandise claims are outside the payment mechanism by treaty and by contract...

- ...importer also agree to use carriers with electronic shipment tracking capabilities, and to allow the **third party** administrator TPA to monitor the goods in transit. Trading Company Process. In the case of...
- ...methods of the invention call be used to enable a manufacturer selling through a trade **intermediary** to be paid promptly after shipment, from the proceeds of a pre-approved banker's acceptance. Provided that tile trade **intermediary** is willing to wait for all or part of their money until tile collection of payment from the **buyer**, in the 2" of exchange or I" of exchange process, tile banker's acceptance can be issued on behalf of the trade **intermediary**, in favor of tile manufacturing supplier in the manner previously described for the seller. Using...
- ...to the manufacturer and, depending upon the particular arrangement between the manufacturer and the trade **intermediary**, it is possible that this proportional amount of the invoice value may be adequate fully...
- ...the transactional, the balance, for example 15 percent, being tile profit due to tile trade **intermediary**. In certain such cases, a standby letter of credit from the manufacturer, or from tile trade **intermediary**, or letters of credit from both, held by the acceptance-issuing institution, may be helpful...
- ...improve the quality of those financial instruments. A further possible requirement is for the trade **intermediary** to have, in his collateral pool, accepted bills of exchange from the manufacturer to back tile call for support oil merchandise claims. Employing the document imaging workflow **management** system described herein, tile acceptance-issuing bank, the **third party** administrator TPA and the trade **intermediary**, can all see and **manage** the collateral. Draft substitution process with letter-of-credit based credit enhancement. For those instances importer to initiate a letter of credit while using the trade finance **management** system, for example in steps I or 7 of Figures 7-8, tile cost beill...
- ...guarantor of payment for the transaction. Preferably, tile avalor is insured, for example by the **third party** administrator TPA, not so much against risk of default, but to keep the claims process...
- ...be the correspondent bank on the importer's export transactions. Language. The document imaging workflow **management** system screens can be produced in any desired language, and the document form can be...
- ...implemented between all exporter 60 domiciled in the USA, an importer 62 domiciled overseas, a **third party** administrator TPA 64 probably, but not necessarily, domiciled in the USA, the exporter's U...
- ...embodiment shown, importer 62 is equipped with a fax machine 74, while exporter 60 and **third party** administrator TPA 64, as well as banks 66, 68 and 69 and insurance company 70...

20/5,K/33 (Item 31 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00525143 \*\*Image available\*\*

**SYSTEM AND METHOD FOR DETECTING HIGH CREDIT RISK CUSTOMERS**  
**SYSTEME ET PROCEDURE SERVANT A DETECTER DES CLIENTS PRESENTANT UN RISQUE DE CREDIT ELEVE**

Patent Applicant/Assignee:  
AURORA WIRELESS TECHNOLOGIES LTD,  
SHEDD Walter,

Inventor(s) :

SHEDD Walter,  
HSU Ling Ling,

Patent and Priority Information (Country, Number, Date) :

Patent: WO 9956495 A1 19991104

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Priority Application: US 9883122 19980427

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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: H04Q-007/38

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7776

English Abstract

The present invention provides a system for detecting subscription fraud in connection with any consumer related service which requires continuous access and payment over time. The system includes: means for determining a subscription fraudster or someone who has not fulfilled previous payment obligations for access to service, at or soon after the point of service application, by comparing at least one biometric value against those on file which are associated with past payment default; means for utilizing non-threshold and non-market characteristic profile information which is not part of the data captured on the service order application for identifying an individual who has defrauded or defaulted on previous subscriptions for consumer services; means for viewing, storing, forwarding, and comparing biometric and non-application subscriber profile data which is not based on thresholds, transactions, nor market characteristics across many points of service activation, billing, and management; and means for combining and sharing biometric and user profile data across multiple service providers to restrict access to services at the time or shortly after application processing.

French Abstract

L'invention concerne un procede servant a detecter la fraude a l'abonnement associee a tout service client impliquant un acces continu et un paiement differe. Ce systeme comprend des moyens servant a detecter un contrevenant a l'abonnement ou toute personne n'ayant pas rempli ses obligations financieres prealables d'accès a un service au moment de la prestation de ce service ou immediatement apres le debut de la prestation et consistant a comparer au moins une valeur biometrique a celles figurant sur un fichier et relatives a une defaillance anterieure de reglement ; des moyens permettant de mettre en application des informations caracteristiques de profil ne correspondant ni a un seuil ni a un marche et ne faisant pas partie des donnees saisies lors de la demande de prestation de service afin d'identifier un individu ayant fait preuve de fraude ou de defaillance lors de precedents abonnements a des services de consommateurs ; des moyens servant a visualiser, a memoriser, a acheminer et a comparer des donnees biometriques, differentes du profil d'abonne et basees ni sur des seuils ou des transactions, ni sur des caracteristiques du marche concernant de nombreux points de prestations de services, de facturation et de gestion ; des moyens servant a combiner et a partager ces donnees biometriques et ces donnees de profil d'utilisateur entre des fournisseurs multiples de services afin d'empêcher l'accès a ces services au moment de leur prestation ou immediatement apres le debut de leur prestation.



Fulltext Availability:  
Detailed Description

Detailed Description

... and management; and  
means for combining and sharing biometric and user profile data across  
multiple service providers to restrict access to services at the time  
or shortly after application processing.

BRIEF DESCRIPTION...

20/5,K/34 (Item 32 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00488469 \*\*Image available\*\*  
SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF  
FINANCIAL INSTRUMENTS  
SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION  
ELECTRONIQUE D'INSTRUMENTS FINANCIERS

Patent Applicant/Assignee:

DERIVATIVES NET INC,  
MAY R Raymond,

Inventor(s):

MAY R Raymond,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919821 A1 19990422

Application: WO 98US21518 19981013 (PCT/WO US9821518)

Priority Application: US 9762410 19971014

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DK EE EE ES FI FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK  
SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY  
KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34553

English Abstract

An Internet-protocol based anonymous trading system which enables  
traders to identify bids and offers which they are eligible to trade  
based upon a color coded methodology which gives the trader credit  
preference information about the potential counterparty while still  
maintaining the anonymity of the potential counterparty. To that end,  
each bid or offer is prescreened against all possible counterparties'  
credit information in the system and each counterparty sees a unique  
color coded trading interface based upon their particular credit  
preference combinations and the others in the system. The system then  
shows all prices in the system, and the color-coding tells the trader  
which prices he is able to trade, and also shows him the full depth of  
the market, including those the trader is unable to trade.

French Abstract

Systeme de negociation anonyme base sur un protocole Internet, qui  
permet a des negociateurs d'identifier les soumissions et les offres pour  
la negociation desquelles ils sont eligibles. Le systeme est base sur une  
methodologie de codes de couleurs, qui donne au negociateur des  
informations de preference de credit sur les contreparties eventuelles,

tout en conservant l'anonymat desdites contreparties. A cet effet, chaque soumission ou offre est préalablement examinée à la recherche de toutes les informations de crédit des contreparties du système, et chaque contrepartie voit une interface de négociation avec un code d'une seule couleur sur la base de ses propres combinaisons de préférences de crédit et de celles des autres participants au système. Le système présente ensuite tous les prix, et le codage par couleurs indique au négociateur quels prix il est capable de négocier et lui montre la totalité du marché, y compris les prix qu'il est incapable de négocier.

Fulltext Availability:

Claims

Claim

... individual users within a Legal Entity  
that act together and share attributes such as LE, **manager**,  
address,  
settlement information, **credit** preferences (see below), etc.

**Risk** Equivalent (RQ):

This is the unique measure of Risk associated with financial contracts such that contracts with different attributes can be compared on a like basis for **credit risk** purposes.

**Credit** Preferences (CP):

This is the model which allows the system to handle different measures of...

...financial contracts.

User Preferences (UP):

A method to allow institutions or users to control or **manage** access to the functions within the system.

Filters (FI):

These allow users to limit the...based networks 16. By way of illustration, a private extranet, a public Internet, and a **third party** extranet are shown, though it will be recognized by those skilled in the art that...

20/5,K/35 (Item 33 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00356285 \*\*Image available\*\*

**SECURE METHOD AND SYSTEM FOR COMMUNICATING A LIST OF CREDIT CARD NUMBERS OVER A NON-SECURE NETWORK**

**PROCEDURE ET SYSTEMES PROTEGES PERMETTANT DE COMMUNIQUER UNE LISTE DE NUMEROS DE CARTES DE CREDIT PAR L'INTERMEDIAIRE D'UN RESEAU NON PROTEGE**

Patent Applicant/Assignee:

AMAZON COM INC,

Inventor(s):

BEZOS Jeffrey P,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9638799 A1 19961205

Application: WO 96US7223 19960517 (PCT/WO US9607223)

Priority Application: US 95453273 19950530

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ

BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

International Patent Class: G06F

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5166

English Abstract

A method and system for securely indicating to a customer one or more credit card numbers that a merchant has on file for the customer when communicating with the customer over a non-secure network. The merchant sends a message to the customer that contains only a portion of each of the credit card numbers that are on file with the merchant. The message may also contain a notation explaining which portion of each of the credit card numbers has been extracted. A computer (38) retrieves the credit card numbers on file for the customer in a database (40), constructs the message, and transmits the message to a customer location (10) over the Internet network (30), or other non-secure network. The customer can then confirm in a return message that a specific one of the credit card numbers on file with the merchant should be used in charging a transaction. Since only a portion of the credit card number(s) are included in any message transmitted, a third party cannot discover the customer's complete credit card number(s).

French Abstract

Procédé et système permettant d'indiquer de manière protégée à un client un ou plusieurs numéros de cartes de crédit qu'un fournisseur possède dans ses fichiers pour le client, quand il communique avec ce dernier par l'intermédiaire d'un réseau non protégé. Le fournisseur envoie un message au client, qui contient seulement une partie de chacun des numéros de cartes de crédit se trouvant dans les fichiers du fournisseur. Ce message peut également contenir une mention indiquant la partie de chacun des numéros de cartes de crédit, qui a été extraite. Un ordinateur (38) extrait les numéros de cartes de crédit en fichier pour le client dans une base de données (40), construit le message et transmet ce dernier vers l'emplacement du client (10) par l'intermédiaire du réseau Internet (30) ou d'un autre réseau non protégé. Le client peut ensuite confirmer dans un message de retour qu'un numéro spécifique parmi les numéros de carte de crédit se trouvant dans les fichiers du fournisseur, est celui qui doit être utilisé pour régler une transaction. Étant donné que seulement une partie des numéros de cartes de crédit est comprise dans tout message transmis, un tiers ne peut pas découvrir le ou les numéros complets des cartes de crédit du client.

Fulltext Availability:

Claims

Claim

... customer location

10 using the present invention, without compromising the confidentiality and security of the customer's credit card number(s). In FIGURE 1, merchant location 32 is indicated by a...

...line surrounding the components, including a computer 38, that the merchant uses to communicate with customers through messages conveyed over the Internet. Preferably, computer 38 comprises a SUN SPARC5TMinicomputer, which...

...router 36, such as a Livingston PORTMASTERTm, which is connected to a digital service unit/ customer service unit (DSU/CSU) 34, such as an ADC KENTROX D-SERVrm. The DSU/CSU...

...implement the steps of the present invention, generally as explained below. Credit card numbers for customers are stored in database 40 by the merchant. Each credit card number is associated with one of the customers who has previously transacted business with the merchant and

with other data for the **customers**, such as names, addresses, and telephone numbers. As discussed above in the Background of the...

...numbers. Sending a message containing a complete credit card number from merchant location 32 to **customer** location 10 over Internetnetwork30wouldjeopardizethesecurityofthecreditcardnumber. However, a merchant can safely employ the present invention to convey a message to a **customer** indicating the credit card number(s) that the **customer** has on file with the merchant; the message can be conveyed over the Internet network from merchant location 32 to **customer** location 10, without risk that the **customer**'s credit card number(s) might be discovered by a **third party**.  
An exemplary E-mail message 50 that indicates a **customer**'s credit card numbers on file by a merchant is shown in FIGURE 2. A...

...order message ID (MID) number that identifies the current transaction to be charged to the **customer**'s credit card account, and notes that the subject of the message is credit card...

...body of the message, an explanation is provided that indicates the response required of the **customer**. Although not shown in this exemplary message, the merchant may also include language in the message soliciting the **customer** to make a

9

particular or additional purchases. More importantly, the **customer** is asked to reply to the E-mail message by confirming or correcting a **customer** address 58 and indicating a specific one of the credit card numbers in a list 52 that is to be charged for the current transaction. If a **customer** has only a single credit card number on file with the I 0 merchant, the message will ask the **customer** to confirm that the credit card number on file should be charged for the current...

...the merchant indicates only a portion of each of the credit card numbers that the **customer** has on file with the merchant. In this example, a heading 54 notes that ONLY...

...of the entire credit card number. Further details of the process for indicating to the **customer** the credit card numbers that the **customer** has on file with the merchant are illustrated in the flow chart shown in FIGURE...

...retrieves from database 40 all of the credit card numbers on file for a specific **customer**, who is at **customer** location IO. In a block 84, computer 38 extracts a portion of each of...

...88, computer 38 transmits the message prepared in block 86 from merchant location 32 to **customer** location ...100. In a block 102, a variable N is set equal to 5. In a **decision** block 104, the numbers represented by the last N digits of each credit card number...

...number referred to as a "tail" in the following discussion.) If the tails of the **customer**'s credit card numbers are all different or unique within the set of tails, the...

...digits or tail of each credit card number. If the tails of all of the **customer**'s credit card numbers are not unique within the set, the value of N is...

...depend upon other data on the credit card, such as the expiration date. Thus, a **customer**'s VISATM credit card expiring on 5/97 would be uniquely identified relative the **customer**'s DISCOVERTM credit card expiring on 8/96, even though both cards were indicated by...

...two credit cards are of different type and/or have different expiration

dates. In a decision block 108, the variable N is examined to determine if it is equal 7. If...  
...I IO, by returning the last N digits 1 5 as the tails of the customer's credit card numbers. Returning to decision block 108, if N does not equal 7, processing loops back to decision block 104, where the N digits comprising the tails of the customer's credit card numbers are again examined for uniqueness within the set. Regardless of the...

20/5,K/36 (Item 34 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00356284 \*\*Image available\*\*

**A VENDING MACHINE, A VENDING SYSTEM AND METHODS FOR OPERATING SAME**  
**DISTRIBUTEUR AUTOMATIQUE, SYSTEME DE DISTRIBUTION AUTOMATIQUE ET PROCEDES**  
**D'EXPLOITATION ASSOCIES**

Patent Applicant/Assignee:

BRUN Heidi M,  
TEICHER Mordechai,

Inventor(s):

TEICHER Mordechai,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9638798 A1 19961205

Application: WO 95US6882 19950607 (PCT/WO US9506882)

Priority Application: IL 113980 19950601

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU

IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD

SE SG SI SK TJ TM TT UA UG UZ VN KE MW SD SZ UG AT BE CH DE DK ES FR GB

GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11292

#### English Abstract

A vending machine (100) for serving a plurality of customers, each having a payment card, which includes a vending unit (102) for storing and displaying an accessible inventory (112A-112N) and for selectively enabling and barring free access of a customer to a plurality of items therefrom (106), a card payment unit (103) which upon receipt of a payment card from a customer, validates, prior to said enabling, that the payment card can be charged for the value of the accessible inventory, and which charges, after the barring, the payment card with a sum in accordance with items removed from the accessible inventory by the customer and a control unit (105) for coordinating the operation of said vending unit (100) and said card payment unit (103).

#### French Abstract

Cette invention concerne un distributeur automatique (100) pouvant etre utilise par une pluralite de clients qui possedent chacun une carte de paiement. Ce distributeur comporte une unite de distribution (102) qui permet de stocker et d'exposer un stock de marchandises accessibles (112A-112N) et qui autorise ou interdit a un client l'accès libre a une pluralite d'articles (106), une unite destinee aux cartes de paiement (103) qui, lorsqu'elle recoit la carte de paiement d'un client, verifie, avant d'autoriser l'accès, que la carte de paiement peut etre debitee de la valeur du stock de marchandises accessibles, et qui debite, apres avoir rendu l'accès impossible, ladite carte de paiement d'une somme correspondant aux articles qui ont ete retires du stock de marchandises par le client, et enfin une unite de commande (105) qui sert a coordonner

le fonctionnement de ladite unite de distribution (100) et de ladite unite (103) destinee aux cartes de paiement.

Fulltext Availability:  
Detailed Description

Detailed Description

... taking a relatively high part of the risk in the validity check relatively to the risk taken by the bank or credit company,  
After the purchase is concludes as indicated by block 1046,, a decision as to how the customer will be charged is made,  
In block 1147, similarly to block 1047 (Fig. 10B), the...

20/5,K/37 (Item 35 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00344642

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION**

**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS**

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,  
SHEAR Victor H,  
SPAHN Francis J,  
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

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GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-001/00

International Patent Class: G06F-17:60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 207972

English Abstract

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or

electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

French Abstract

Systemes et procedes destines au domaine du commerce electronique, et notamment a la gestion securisee des transactions et a la protection electronique des droits. Les appareils electroniques tels que les ordinateurs utilises conformement a la presente invention permettent d'assurer que les informations ne sont consultees et exploitees que de maniere autorisee, et ils conservent l'integrite, la disponibilite et/ou le caractere confidentiel des informations. Les sous-systemes securises utilises en association avec de tels appareils electroniques constituent un environnement de distribution virtuel distribue (VDE) apte a imposer une chaine securisee de traitement et de commande, par exemple pour la commande et/ou la mesure ou encore le controle de l'utilisation d'informations stockees ou diffusees electroniquement. Cet environnement de distribution virtuel peut servir a proteger les droits de differents individus impliquees dans le commerce electronique et dans d'autres transactions electroniques ou assistees par des moyens electroniques. On a egalement prevu des environnements et architectures de systeme d'exploitation distribues, securises et autres mettant en oeuvre, par exemple, des ensembles de traitement securise a semi-conducteurs pouvant etablir des environnements securises et proteges au niveau de chaque noeud. Ces techniques peuvent servir de soutien pour une fonction electronique de distribution d'informations de bout en bout, cette fonction etant utilisable, par exemple, dans le domaine de l'"autoroute electronique".

Fulltext Availability:  
Detailed Description

Detailed Description

... sound system  
C a video reproduction system  
C a video game player  
C a "smart" credit card  
Electronic appliance 600 in this example may include a keyboard or keypad 612, a...

20/5,K/38 (Item 36 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00339391 \*\*Image available\*\*  
SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF  
ASSURANCE ACCOUNTS  
SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE  
COMPTES D'ASSURANCE

Patent Applicant/Assignee:

KING Douglas L,  
BARCLAY Alasdair G,  
WELLMAN Rockie C,

Inventor(s):

KING Douglas L,  
BARCLAY Alasdair G,  
WELLMAN Rockie C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621903 A1 19960718

Search Report from Ginger D. Roberts

Application: WO 96US51 19960111 (PCT/WO US9600051)  
Priority Application: US 9560 19950109  
Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP  
KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT  
UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR  
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG  
Main International Patent Class: G06F-017/60  
Publication Language: English  
Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 19816

English Abstract

A system and method of accepting risk (14) through contractual obligations, then transferring all or a portion of the risk to investors which includes a means of absolute assurance of timely payment to contractholders, and segregation of the interests of particular investors to specifically identified risks in a risk to capital matching system. Segregated reserves are used to tailor particular products for specific needs and, in particular, the need of transferring difficult to place risks. Agreements are created which promise payments, based on loss from risks including investment risk such as unexpected stock dividend changes; variations in returns on marketable debt obligations and currency fluctuations (13). The entity provides a unique service of guaranteeing payments for losses and investment performance payments by setting aside reserves fully adequate to meet the maximum of each and every obligation (14).

French Abstract

La presente invention concerne un systeme et un procede d'acceptation de risque (14) par des obligations contractuelles, et de transfert ulterieur de tout ou partie du risque a des investisseurs. Le systeme comporte un moyen d'assurance absolue du paiement ponctuel aux parties contractantes et d'affectation exclusive des interets d'investisseurs determines a des risques identifies de maniere specifique, dans un systeme de correspondance entre risque et capital. Des reserves distinctes sont utilisees pour realiser sur mesure des produits particuliers destines a des besoins specifiques et, en particulier, la necessite de transferer des risques difficiles a placer. Des accords sont crees, qui promettent des paiements, bases sur les pertes dues a des risques, dont les risques d'investissement tels que les variations imprevisibles des dividendes en actions, les variations de rendement sur les titres de creance de placement et les fluctuations des cours des devises (13). L'ensemble donne un service unique de garantie des paiements pour pertes et des paiements d'execution d'investissements, grace a la constitution de reserves entierement appropriees pour faire face au maximum de tout titre (14).

Fulltext Availability:

Claims

Claim

... placed on the insurer  
entity by rating agencies or consulting  
actuaries, and further subject to **third**  
**party** confirmation by independent public  
accountants or actuaries that after such  
reduction in segregated assets the...  
...claims of general creditors and other  
parties;  
X) identify and protect the interests of



specific **investors** , one from another,  
with the capability to distribute profits  
to specific **investors** without the  
governmental restrictions on dividends  
and capital reduction generally imposed  
on insurance companies and...16

SUBSTITUTE SHEET (RULE 26)

based structure, Risks accepted by the insurer-entity could  
include **credit** and liquidity **risks** on corporate and municipal  
government debt and lease obligations which are unrated or  
non-investment...difficult  
to place in other markets,  
The risk acceptance subsystem relies on the  
expertise of **third party** specialists to agree to the  
acceptance of risk. These parties will use presently  
available data...

...video, data or  
other form, (FIG 1), all as provided by the data processing  
system.

**Intermediaries** coordinate the activities of brokers  
30 and parties wishing to transfer risk. **Intermediaries** develop  
an expertise in specific products and in analyzing **customer**  
needs; form relationships with underwriters understanding  
their respective underwriting capacities and interests,  
negotiate coverage, terms...

...of electronically  
communicating, inputting and retrieving information regarding  
a proposed transfer of risk by an **intermediary** to one or more  
underwriters is provided. (FIG, 2) An **intermediary** inputs  
Sprescribed information concerning a risk into a data  
processing system which electronically transmits same...

...is electronically  
compared to a series of discriminating parameters, the router  
10 system responds with **suggested** programs and underwriters to  
whom the information could be provided for a quotation, (2)  
Unless the **intermediary** bypasses the previous step by pre  
selecting an underwriter to receive the information, the  
**intermediary** selects one or more underwriters to whom the  
15 routing system then forwards the request...

...reinsures risks  
underwritten by the insurer's underwriting staff, a bank or  
20 other risk **management** professional who is experienced in risk  
analysis, acting in a manner similar to a market...

...is the analysis of  
risks, establishment of policy limits, determination of  
2S appropriate premiums, and **recommendation** of policy issuance.  
Upon receipt of a request for quotation, (4) a detailed report  
analyzing...then respond via electronic  
means as to whether or not the underwriter is prepared to  
**recommend** the acceptance of the risk and at what price, (6)  
Since various underwriters may tailor...

...particularly the diversification profile of  
10 risks they assume, their cost of capital matching (returns  
**investors** expect for the use of capital allocated to risks  
underwritten by an underwriter), costs of...

...quote from several underwriters may result in a variety of

IS preliminary indications.

Once an **intermediary** receives indicative coverage terms, limits and premium, (7) a **decision** may be made to submit an electronic application to a particular underwriter for the transfer...

...subsystem interfaces with the risk diversification subsystem to optimize returns for various classes of 35 **investors** within the system, (10) This process is further described hereafter in the risk diversification subsystem...documentation which must be provided the IS insurer-entity or a custodian as its paying **agent** , Once received and verified for compliance with policy provisions, the custodian will make such payment...

...terminals serving the entity and specialists associated with the entity, all as 30 administrated by **management** of the entity including the underwriting committee, Links between terminals may include fiber optics, cable...

...26)  
basis, System information generally includes (1) lists of specialists representing risk transferors i.e. **intermediaries** , (2) specialists involved in analyzing and pricing the acceptance of risk, i.e. underwriters (3) lists 5of investment **managers** and investment bankers and descriptions of what risks transferors are looking to transfer and what...capital, to permit complete risk transference, while transferring risk to and diversifying it across numerous **investors** , An attraction of this method is the ability to obtain larger compensation, i.e., premiums...

...that accepted by existing markets, and passing a portion of that risk compensation through to **investors** accepting the risks. This risk diversification system is an improvement over existing methods, Under the...

...22  
SUBSTITUTE SHEET (RULE 26)  
entity must then diversify that risk by transferring it to **investors** or through other techniques described hereafter, Under the present subsystem, the insurer-entity is also able to accept **credit** and performance **risk** , generally 5for periods much longer than banks in that the collateral it accepts or the capital it obtains from **investors** to support these risks is sufficient to absolutely assure its ability to pay. Hence, single risk limitations are not a concern as it effectively transfers the risk to **investors** leaving **investors** 10 to accept a single risk or spread their exposure across numerous risks, just as...

...with funds to support the risk, It will not accept the counterparty risk of an **investor** who promises to invest IS more if losses exceed the initial investment or the risk of failure of a reinsurer to pay if called upon, Secondly, **investors** have a variety of choices, like on an exchange, of the specific risks they assume, can rely on underwriters or investment **managers** ' underwriting allocation performance to 20 diversify their portfolios, or select their own diversification profile. Diversification through asset allocation may be

employed by an **investor** in the present invention (FIG. 3),  
An **investor** may assume a single type of risk exposure  
2S allocating funds to an underwriter, (1) directly or through an  
investment **manager**, to be used in a program, which assumes  
numerous risks of similar type. (2) Unlike the mutual fund,  
the **investor** has more flexibility in that he may request an  
investment **manager** allocate funds to more than one  
30 underwriter, (3) diversify the investment across numerous  
risks, use more than one investment **manager**, or any  
combination of options, (4)

The subsystem of the present invention does not  
permit margin as on an exchange, but does provide **investors**  
3S the flexibility to accept all types of financial risks,  
through contracts which may be unique or standardized,  
**Investors** with different risk tolerance levels can accept  
- 23

SUBSTITUTE SHEET (RULE 26)  
different layers of...

- ...Three primary  
constituencies are hereafter considered: a) owners or  
sponsors of an enterprise; b) the **investors**, lenders,  
reinsurers, or other risk transferors who use these  
structures; and c) the professionals, employees...
- ...liabilities, and finally inure to the  
5benefit of shareholders, hereafter termed "Primary  
Shareholders".  
b) the **investors**, lenders, reinsurers, or other  
risk takers who use these structures- General Assets may be  
transferred to Reserved Assets or **third parties** can deal  
10 directly with the insurer-entity through its Reserved Assets  
substructure, without going...General Assets substructure for further use  
or  
distribution to primary shareholders,  
The present subsystem permits **investors** to provide  
10 funds to support risks through a method of **individual**  
**investors** acting as reinsurers, where the insurer-entity  
credits premium, loss reserves, investment income, etc. to  
the account of the **investor**. In some jurisdictions,  
**investors**, whether **individual** or corporate, may be able to  
15 book these transactions as reinsurance transactions,  
accepting premium...
- ...tax related or accounting advantage, Liability may be  
limited to a deposit advanced by the **investor** or may be  
unlimited, however the insurer-entity maintains at all times  
20 the ability...
- ...portions of future cash flows of  
30 Reserved Assets. These segregated securities are sold to  
**investors**, with the sales proceeds remaining within the  
Reserved Assets substructure for the benefit of primary...
- ...RULE 26)  
tied to business conducted through the Reserved Assets  
substructure These preference shares permit **investors** to  
design the terms of their investment, Funds generated from  
the sale of a particular preference share series to one or  
s more **investors** are allocated to an investment reserve account  
then may be transfer allocated to an underwriting...
- ...one

underwriter or allocated to numerous underwriters. Funds allocated to investment reserve accounts may be managed by one investment manager or spread among a number of investment managers. These investment managers are responsible for is overseeing the investment of funds in permitted financial instruments as well...

20/5,K/39 (Item 37 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00338680 \*\*Image available\*\*

SYSTEM AND METHOD FOR ELECTRONIC SALE OF GOODS

SYSTEME ET PROCEDE POUR LA VENTE ELECTRONIQUE DE BIENS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

MANDLER Maria M,

MCLAUGHLIN Ann P,

BATTENFELDER Robert R,

ROUEN James E,

ORBACH Levi Y,

BENSON Carol,

ENGBER Majorie,

NEVENS James E,

KRAJEWSKI William Joseph,

MOODY Carol A Baldwin,

FIGLIOZZI John P,

LUKE Keith W,

BLEMINGS Cornelia,

DIXON Kathleen M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621192 A1 19960711

Application: WO 96US256 19960102 (PCT/WO US9600256)

Priority Application: US 95368290 19950104

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PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12312

#### English Abstract

A system and method provides for enabling on-line transactional services among sellers and buyers having no previous relationship with each other. The system includes a financial clearinghouse (40) for receiving a request for goods or services from a buyer and making a real-time determination of a risk classification of the buyer utilizing an on-line repository of credit information (45). The financial clearinghouse determines a risk-based discount fee as a function of the buyer's risk classification in order to establish a payment amount from the seller to the clearinghouse. If a transaction is authorized by the financial clearinghouse, the financial clearinghouse transmits the payment amount to the seller and transmits an invoice to the buyer for the purchase price of the transaction (46). The system can also include a broker coupled to the financial clearinghouse for providing an on-line order acceptance and processing capability between the buyers and sellers.

French Abstract

L'invention concerne un systeme et un procede pour permettre des transactions en direct entre vendeurs et acheteurs n'ayant eu entre eux aucune relation commerciale anterieure. Le systeme comprend une chambre de compensation (40) qui recoit une demande de biens ou de services provenant d'un acheteur aupres d'un vendeur, et qui effectue une evaluation en temps reel du risque que presente l'acheteur en utilisant un registre en ligne d'information de credit (45). La chambre de compensation financiere determine un taux d'escompte base sur le risque fonction de la classification du risque cote acheteur, et etablit la somme a payer par le vendeur a la chambre de compensation (40). Lorsque la transaction est autorisee par la chambre, cette derniere transmet le montant du paiement au vendeur et transmet une facture pour le prix d'achat de la transaction (46) a l'acheteur. Le systeme peut egalement inclure les services d'un courtier relie a la chambre de compensation, ce qui permet d'assurer la production d'une acceptation de commande et le traitement en ligne entre acheteurs et vendeurs.

Fulltext Availability:  
Detailed Description

Detailed Description

... risk management  
and electronic payment and collection services which  
supports an emerging class of electronic intermediaries  
in wholesale commerce, referred to as electronic commerce  
services. The credit risk management feature of the  
present invention provides a dynamic risk evaluation  
system for obtaining on-the...

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00293427 \*\*Image available\*\*

AN APPARATUS AND METHOD FOR CREDIT BASED MANAGEMENT OF TELECOMMUNICATION  
ACTIVITY

APPAREIL ET PROCEDE DE GESTION DE TELECOMMUNICATIONS EN FONCTION DU CREDIT

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Claims

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English Abstract

The present invention provides an apparatus for credit based management

of a telecommunication system. One embodiment of the apparatus includes an interface (133) for communicating credit information on a particular subscriber and for receiving call records (113) for the particular subscriber that are derived from a switch (111) which establishes connections between telecommunication devices. A credit limit device (131) then utilizes the credit information to establish a credit limit for the subscriber. Another embodiment of the invention provides an apparatus for using a pre-call validation request that is associated with a subscriber of a telecommunication system who is attempting to place calls in an area serviced by another system (i. e., roaming) to detect potentially fraudulent activity and, in particular, cloning fraud. In one embodiment, a detection device is provided that uses a time derived from the pre-call validation request to identify telecommunication activity that occurs in an improbable time sequence and is therefore indicative of potentially fraudulent telecommunication activity.

French Abstract

L'invention porte sur un appareil de gestion d'un systeme de telecommunications basee sur le credit. L'une de ses variantes comporte une interface (133) fournissant des informations de credit sur un abonne particulier et recevant des releves (113) de communications relatifs a ce meme abonne qui proviennent d'une centrale de commutation (111) chargee de l'etablissement des liaisons entre les differents dispositifs de telecommunications. Un dispositif de limitation de credit (131) utilise alors lesdites informations de credit pour determiner la limite de credit de l'abonne. Une autre variante comporte un appareil utilisant une demande de validation de preappel associee a l'abonne d'un systeme de telecommunications qui tente d'etablir une communication dans une zone desservie par un systeme different (par exemple itinerant) pour detecter une activite potentiellement frauduleuse et notamment une fraude par clonage. Une troisieme variante, comporte un dispositif de detection qui utilise une indication temporelle relative a une demande de validation de preappel pour identifier une communication survenant dans une sequence de temps improbable et indiquant la possibilite d'une communication frauduleuse.

Fulltext Availability:  
Detailed Description

Detailed Description

... carrier and a record created in a credit scores database. If known by the telecommunications **service provider** or carrier, an initial credit score for the customer is entered in the credit scores...

...initial parameters which are set are the initial credit limit and the time period for **credit** update.

in operation, the **credit risk manager** 131 periodically obtains updated **credit** scores from a credit bureau for each subscriber and determines whether the credit risk associated...

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